| Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address  | FOR COURT USE ONLY  |
|---|---|
| Paul J. Couchot - State Bar No. 131934 Sean A. O'Keefe - State Bar No. 122417 Mike Neue - State Bar No. 179303 pcouchot@couchotlaw.com COUCHOT LAW, LLP 120 Newport Center Drive, Suite 100 Newport Beach, CA 92660 Telephone: (949) 942-6592 |   |
| Individual appearing without attorney  Attorney for:Bruce Elieff, Morse Properties LLC, 4627 Camden LLC   |   |
| UNITED STATES B<br>CENTRAL DISTRICT OF CALIFORNIA   | ANKRUPTCY COURT<br>A - SANTA ANA DIVISION                   |
| In re:  | CASE NO.: 8:19-bk-13838-ES*                                 |
| BRUCE ELIEFF,   | CHAPTER: 11   |
| MORSE PROPERTIES, LLC,  |   |
| 4627 CAMDEN, LLC  | NOTICE OF SALE OF ESTATE PROPERTY                           |
| [Affects Bruce Elieff]  |   |
| Debtor(s).  |   |
| Sale Date: 03/05/2020   | <b>Time</b> : 10:30 am                                      |
| Location: Courtroom 5A, 411 West Fourth Street, Santa A   | I<br>Ana, CA 92701  |
|   |   |
| Type of Sale: Public Private Last date t  | to file objections: 03/20/2020                              |
| <b>Description of property to be sold</b> : Residential real property located at 20055 Via Monita, Yorb 3 bathroooms and 3 full car garage.   | a Linda, CA 92887; single family residence with 3 bedrooms, |
| Terms and conditions of sale: See attached Sale Procedures Notice.  |   |
| Proposed sale price: <u>\$ 1,000,000.00</u>   |   |
| *Jointly Administered with Case Nos. 8:19-bk-13874-ES an  | d 8:19-bk-13875-ES  |

This form is mandatory. It has been approved for use in the United States Bankruptcy Court for the Central District of California.

### Overbid procedure (if any):

Minimum overbid of \$1,100,000 cash and good faith cash or cash equivalent deposit in the amount of \$20,000. See attached Sale Procedures Notice for full description and details.

#### If property is to be sold free and clear of liens or other interests, list date, time and location of hearing:

March 5, 2020 at 10:30 a.m. before the Honorable Erithe A. Smith, United States Bankruptcy Judge, in Courtroom 5A of the Ronald Reagan Federal Building and United States Courthouse, 411 West Fourth Street, Santa Ana, CA 92701.

### Contact person for potential bidders (include name, address, telephone, fax and/or email address):

Dan De Yo, Berkshire Hathaway Home Services CA Properties, 18565 Yorba Linda Blvd., Yorba Linda, CA 92886; Telephone: 714-313-7619; Email: dannydeyo@aol.com

Brian Weiss, Force Ten Partners, LLC, 20341 SW Birch, Suite 220, Newport Beach, CA 92660; Telephone: 949-357-2368; Email: bweiss@force10partners.com

Date: 02/13/2020

#### PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is: 120 Newport Center Drive, Suite 100, Newport Beach, CA 92660

A true and correct copy of the foregoing document entitled: NOTICE OF SALE OF ESTATE PROPERTY will be served or was served (a) on the judge in chambers in the form and manner required by LBR 5005-2(d); and (b) in the manner stated

below: 1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF): Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (date) 02/13/2020 , I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below: See attached NEF Service List. Service information continued on attached page 2. SERVED BY UNITED STATES MAIL: \_\_, I served the following persons and/or entities at the last known addresses in this bankruptcv case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed. Service information continued on attached page 3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL (state method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (date) 02/13/2020 , I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed. The Honorable Erithe A. Smith (Via Priority Mail) United States Bankruptcy Judge 411 West Fourth Street, Suite 5040 Santa Ana, CA 92701 Service information continued on attached page I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct. 02/13/2020 Martha Araki /s/ Martha Araki Date Printed Name Signature

IN RE: BRUCE ELIEFF, MORSE PROPERTIES, LLC, 4627 CAMDEN, LLC

#### 1. PARTIES TO BE SERVED VIA NEF:

- <u>Attorneys for Debtors Bruce Elieff, Morse Properties LLC and 4627 Camden, LLC</u>: Paul J. Couchot: pcouchot@couchotlaw.com; admin@couchotlaw.com
- United States Trustee (SA) ustpregion16.sa.ecf@usdoj.gov; Michael J. Hauser: michael.hauser@usdoj.gov
- Attorneys for Creditor John P. King, Jr., Trustee of the King Family Trust Dated October 31, 2001; John P. King, Jr., Trustee of the John P. King, Jr. Retirement Trust Dated January 1, 2005: Julian K Bach: Julian@Jbachlaw.com, julianbach@sbcglobal.net
- <u>Interested Party/Courtesy/NEF</u>: Christopher D Beatty: cbeatty@millerbarondess.com, esanchirico@millerbarondess.com; aransom@millerbarondess.com; docket@millerbarondess.com
- Interested Party/Courtesy/NEF: Jeffrey W Broker: jbroker@brokerlaw.biz
- <u>Interested Party/Courtesy NEF</u>: Greg P Campbell: ch11ecf@aldridgepite.com, gc@ecf.inforuptcy.com; gcampbell@aldridgepite.com
- Attorneys for JPMorgan Chase Bank, NA: Bryant S Delgadillo: Bryant.delgadillo@piblaw.com; marian.flores@piblaw.com
- Attorneys for Creditor Jacqueline Miller: James W Denison: jameswdenison@aol.com
- Interested Party/Courtesy/NEF: Rafael R Garcia-Salgado: rgarcia@goeforlaw.com; kmurphy@goeforlaw.com
- Attorneys for Internal Revenue Service Office of Chief Counsel: Eric M Heller: eric.m.heller@irscounsel.treas.gov
- <u>Attorneys for Creditor Pelican Point Community Association</u>: James A Judge: james@thejudgefirm.com, anja@thejudgefirm.com
- Attorneys for Creditor Todd Kurtin: Lewis R Landau: Lew@Landaunet.com
- Attorneys for Creditor Todd Kurtin: Edward O Morales: emorales@soollp.com, jcurley@soollp.com
- <u>Interested Party/Courtesy NEF</u>: Gary A Pemberton: gpemberton@shulmanbastian.com, elohayza@shulmanbastian.com; sseelert@shulmanbastian.com
- Attorneys for Creditor Citi Investment Capital, Inc.: David L Prince: dlp@redchamber.com
- Attorneys for MTC Financial Inc. dba Trustee Corps: Richard J. Reynolds: rreynolds@bwslaw.com, psoeffner@bwslaw.com, tmurphy@bwslaw.com, rjr-nef@bwslaw.com, fcabezas@bwslaw.com, jgomez@bwslaw.com
- Interested Party/Courtesy/NEF: Caroline A Sayers: csayers@lathropgage.com
- Attorneys for United States Tax Division: Najah J Shariff: najah.shariff@usdoj.gov; USACAC.criminal@usdoi.gov
- <u>Interested Party/Courtesy/NEF</u>: Philip E Strok, Sharon Oh-Kubisch: pstrok@swelawfirm.com, sokubisch@swelawfirm.com, gcruz@swelawfirm.com; 1garrett@swelawfirm.com; jchung@swelawfirm.com
- [Proposed] Attorneys for Official Committee of Unsecured Creditors and for Creditor Miller Barondess LLP: Richard L. Wynne: richard.wynne@hoganlovells.com; tracy.southwell@hoganlovells.com; cindy.mitchell@hoganlovells.com

Case 8:19-bk-13858-ES Doc 244 Filed 02/14/20 Entered 02/14/20 00:07:00 Desc

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#### NOTICE OF SALE PROCEDURES, AUCTION DATE, AND SALE HEARING

PLEASE BE ADVISED that on February 13, 2020, Bruce Elieff, one of the above-indicated debtors and debtors-in-possession herein, (the "Debtor") filed the Motion for Order: (1) Authorizing Sale of Both Debtor's And Non-Debtor's Undivided Tenant in Common Interests in Real Property Free and Clear of Liens Pursuant to 11 U.S.C. §§ 363(b), 363 (f) and 363(h); (2) Approving Overbid Procedures; (3) Determining Buyer or Successful Bidder to be a Good Faith Purchaser; (4) Approving Compensation of Real Estate Broker; (5) Authorizing Distribution of Sale Proceeds; and (6) Waiving 14 Day Stay Imposed by Fed. R. Bankr. P. 6004(h) and Local Bk. Rule 6004-1 (the "Sale Motion"). By the Sale Motion, the Debtor seeks, inter alia, to sell certain residential real property located at 20055 Via Monita, Yorba Linda, California 92887 (the "Property"), for one million dollars (\$1,000,000) to Jacqueline Warburton (the "Proposed Buyer"), or the highest qualified overbidder. The Sale Motion requests approval for bidding procedures and approval of the sale of the Property to the Proposed Buyer, or the highest qualified overbidder, pursuant to the procedures outlined below.

PLEASE BE FURTHER ADVISED that the following Sale Procedures shall govern the overbidding process at the Sale Hearing scheduled for March 5, 2020 at 10:30 a.m. At the Sale Hearing, at the conclusion of the overbidding process, the Court shall declare the successful bidder, if any, and approve the sale of the Property in accordance with the relief requested in the Sale Motion.

#### **SALE PROCEDURES**

The following procedures shall govern the bidding process and the sale at auction of the Property at the Sale Hearing:

- Only Qualified Bidders may submit an overbid. A "Qualified Bidder" is one that is a) noncontingent, accompanied by proof of funds, a nonrefundable \$20,000 deposit, and on the same terms and conditions as the Sale Agreement, other than the price. The initial overbid must be at least \$1,010,000 in order to constitute a Qualified Bid. A copy of the Sale Agreement is attached hereto as Exhibit "A."
- b) Each Qualifying Bid must be received by the Debtor's Financial Advisor, Brian Weiss of Force Ten Partners, LLC, at 20341 SW Birch, Suite 220, Newport Beach, CA 92660; e-mail: bweiss@force10partners.com, by no later than 5:00 p.m. on March 2, 2020, and must be accompanied by an earnest money deposit of \$20,000

| C        | ase 8:19-bk-1 | 13858-ES Doc 244<br>Main Do                    | Filed 02/14/20 Entered 02/14/20 00:07:00 Desc cument Page 7 of 32   |
|----------|---------------|--|---|
| 1 2      |               | payable to Bruce Elie the Debtor through hi    | Said deposit must be in the form of cashier's check made ff, Debtor and Debtor in Possession, and must be deposited with s financial advisor so that the Debtor has access to said funds by |
| 3 4      | c)            | the Bid Deadline.  Each subsequent over        | bid must be made in minimum increments of at least \$10,000   |
| 5        |               | _  | ally at the hearing at the Motion for approval of the Sale  |
| 6        | d)            | Should a bidder fail to deposit is non-refunda | o qualify for financing or timely close escrow, the \$20,000  |
| 7        |               | deposit is non retund                          |   |
| 8 9      | DATED: Fe     | ebruary 13, 2020                               | COUCHOT LAW, LLP  |
| 10       |               |  |   |
| 11       |               |  | By: /s/ Paul J. Couchot Paul J. Couchot   |
| 12       |               |  | Proposed General Insolvency Counsel for<br>Bruce Elieff, Morse Properties, LLC and  |
| 13<br>14 |               |  | 4627 Camden, LLC  |
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|          |               |  |   |

# **EXHIBIT A**

**Sale Agreement** 



# SELLER COUNTER OFFER No. 1 May not be used as a multiple counter offer. (C.A.R. Form 8CO, Revised 11/14)

Date January 29, 2020

| This is a               | a counter offer to the: Purchase Agreement, Buyer Counter Offer No. or Other ("Offer"),  |
|-------------------------|--|
|                         | January 28, 2020 , on property known as 20055 Via Monita, Yorba Linda , CA 92887 ("Property"),  Jacqueline Warburton ("Buyer")   |
| and                     | Bruce Elleff, Stephan Elleff ("Seller").   |
| A. 1<br>B. U            | IMS: The terms and conditions of the above referenced document are accepted subject to the following: Paragraphs in the Offer that require initials by all parties, but are not initialed by all parties, are excluded from the final agreement unless specifically referenced for inclusion in paragraph 1C of this or another Counter Offer or an addendum. Unless otherwise agreed in writing, down peyment and loan amount(s) will be adjusted in the same proportion as in the original Offer, but deposit amount(s) shall remain unchanged from the original Offer.  |
| C. (                    | OTHER TERMS: 1C) Purchase price to be \$1,000,000  |
|                         | (D) Escrow to close when approved by court. Court approval not to exceed 90 days.  |
| 2                       | (C1b) Escraw to be Ticar Title   |
|                         | C2b) Title to be Fidelity National Title   |
| -<br>-<br>-<br>0 T      | The following effected address are incorrected into this 2-May County of the County of |
| Ŭ. (                    | The following attached addends are incorporated into this Selter Counter offer: Addendum No. Court Confirmation  |
| A. U<br>d<br>B. C       | IRATION: This Seller Counter Offer shall be deemed revoked and the deposits, if any, shall be returned:  Inless by 5:00pm on the third Day After the date it is signed in paragraph 4 (if more than one signature then, the last signature late)(or by AM _ PM on (date)) (i) it is signed in paragraph 5 by Buyer and (ii) a copy of the signed Seller Counter Offer is personally received by Seller or , who is authorized to receive it.  OR if Seller withdraws it anytime prior to Acceptance (CAR Form WOO may be used).  OR if Seller accepts another offer prior to Buyer's Acceptance of this counter offer.   |
| othe                    | IKETING TO OTHER BUYERS: Seller has the right to continue to offer the Property for sale. Seller has the right to accept any<br>r offer received, prior to Acceptance of this Counter Offer by Buyer as specified in 2A and 5. In such event, Seller is advised to<br>fraw this Seller Counter Offer before accepting another offer.   |
|                         |  |
| 5. ACC<br>and a<br>Buye | EPTANCE: TWE Eccept the above Seller Counter Offer (If checked SUBJECT TO THE ATTACHED COUNTER OFFER) acknowledge receipt of a Copy.   |
| Buye                    |  |
| authorize<br>created    | MATION OF ACCEPTANCE:  /) (Initials) Confirmation of Acceptance: A Copy of Signed Acceptance was personally received by Seller, or Seller's ad agent as specified in paragraph 2A on (date) 2-3-200 at // PM. A binding Agreement is when a Copy of Signed Acceptance is personally received by Seller or Seller's authorized agent whether or not ad in this document.  |
| THIS FOR                | altiomis Association of REALTORS®, Inc. United States expyright law (Title 17 U.S. Code) fortide the unauthorized distribution, display and reproduction of this form,<br>on Sensor, by photocopy machine or any other means, including facultule or computerized formals.  M HAS BEEN APPROVED BY THE CALIFORNIA ASSOCIATION DE REALTORS® (C.A.L.) NO REPRESENTATION IS MADE AS TO THE LEGAL VALIDITY<br>RACY OF ANY PROVISION IN ANY SPECIFIC TRANSACTION. A REAL ESTATE BROKER IS THE PERSON QUALIFIED TO ADVISE ON REAL ESTATE<br>TIONS, IF YOU DESIRE LEGAL OR TAX ADVICE, CONSULT AN APPROPRIATE PROFESSIONAL  |
| R                       | ublished and Clastibuted by: EAL ESTATE BUSINESS SERVICES, LLC. EXIDENTIFY of the California Auroclation of REALTORS® 25 Bouth Virgil Avenue, Loe Angeles, California 80020  |
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| Dan De Yo               | Produced with zipForm® by zipLogis 18070 Fitness Mits Roed, France, Michigan 48078 manufact cols.com   |



# CALIFORNIA RESIDENTIAL PURCHASE AGREEMENT AND JOINT ESCROW INSTRUCTIONS (C.A.R. Form RPA-CA, Revised 12/18)

|     |               | repared: <u>01/28/2020</u>   |
|-----|---------------|--|
| 1.  |               | FER: THIS IS AN OFFER FROM Jacqueline Annette Warburton ("Buver").   |
|     | B.            | THIS IS AN OFFER FROM Jacqueline Annette Warburton ("Buyer").  THE REAL PROPERTY to be acquired is 20055 Via Monita, Yorba Linda, CA 92887-3166 , situated in  |
|     |               | Yorba Linda (City). (County), California, 92887-3188 (Zio Code), Assassor's Parcel No. (Connenty)  |
|     | C.            | THE PURCHASE PRICE offered is Nine Hundred Eighty Thousand  Dollars \$ 980,000.00  |
|     | D.            | CLOSE OF ESCROW shall occur on   (detailor) / 45 Dave After Accontance)  |
| _   | E             | Buyer and Seller are referred to herein as the "Parties." Brokers are not Parties to this Agreement.   |
| 2.  |               | ENCY: DISCLOSURE: The Parties each acknowledge receipt of a 💢 "Disclosure Regarding Real Estate Agency Relationships" (C.A.R.  |
|     | ~             | Form AD).  |
|     | В.            | CONFIRMATION: The following agency relationships are confirmed for this transaction:   |
|     |               | Seller's Broksrage Firm Berkshire Hathaway Home Services California Properties License Number 01986798   |
|     |               | Is the broker of (check one):  the seller; or  both the buyer and seller. (dual agent)  Seller's Agent   |
|     |               | Seller's Agent Dan De Yo License Number 00663873  Is (check one): the Seller's Agent. (salesperson or broker associate) X both the Buyer's and Seller's Agent. (dual agent)  |
|     |               | Buyer's Brokerage Firm BHHS CA Properties License Number 01986798  |
|     |               | Buyer's Brokerage Firm BHHS CA Properties License Number 01986798  Is the broker of (check one):  the buyer; or  X  both the buyer and seller. (dual agent)  |
|     |               | Buyer's Agent Rich Warburton License Number 01985159   |
|     | _             | Is (check one): [ the Buyer's Agent. (salesperson or broker associate) [x] both the Buyer's and Seller's Agent. (dual agent)   |
|     | Ç.            | POTENTIALLY COMPETING BUYERS AND SELLERS: The Parties each acknowledge receipt of a Translation of the Possible  |
| 3.  | FIN           | Representation of More than One Buyer or Seller - Disclosure and Consent" (C.A.R. Form PRBS).  IANCE TERMS: Buyer represents that funds will be good when deposited with Escrow Holder.                                      |
|     |               | INITIAL DEPOSIT: Deposit shall be in the amount of   |
|     |               | (1) Buyer Direct Deposit; Buyer shall deliver deposit directly to Escrow Holder by electronic funds  |
|     |               | transfer, Cashier's check, Opersonal check, Other within 3 business days after Acceptance (or  |
|     | OR            | (21 Buyer Deposit with Agent: Buyer has given the deposit by gersonal check (or  |
|     |               | to the agent submitting the offer (or to), made payable to   |
|     |               | after Acceptance (or   |
|     |               | with Escrow Holder within 3 business days after Acceptance (or).  Deposit checks given to agent shall be an original signed check and not a copy.  |
|     | (No           | te: initial and increased deposits checks received by agent shall be recorded in Broker's trust fund log.)   |
|     |               | INCREASED DEPOSIT: Buyer shall deposit with Escrow Holder an increased deposit in the amount of  |
|     |               | within Days After Acceptance (or ).  If the Parties agree to liquidated damages in this Agreement, they also agree to incorporate the increased  |
|     |               | deposit into the liquidated damages amount in a separate liquidated damages clause (C.A.R. Form  |
|     |               | RID) at the time the increased deposit is delivered to Escrow Holder.  |
|     | C.            | X ALL CASH OFFER: No loan is needed to purchase the Property. This offer is NOT contingent on Buyer  |
|     |               | obtaining a loan. Written verification of sufficient funds to close this transaction IS ATTACHED to this offer or Buyer shall, within 3 (or) Days After Acceptance, Deliver to Seller such verification.                     |
|     | D.            | LOAN(9):   |
|     |               | (1) FIRST LOAN: in the amount of   |
|     |               | Ins loan will be conventional mancing UN   THA,   VA,   Seller inflancing (U.A.K. Form SFA),   |
|     |               | assumed financing (C.A.R. Form AFA), Other This loan shall be at a fixed rate not to exceed % or, an adjustable rate loan with initial rate not to exceed %.   |
|     |               | Regardless of the type of loan, Buyer shall pay points not to exceed % of the toan amount.   |
|     |               | (2) SECOND LOAN in the amount of   |
|     |               | financing (C.A.R. Form AFA), Other This loan shall be at a fixed rate not to exceed % or, an adjustable rate loan with Initial rate not to exceed %.   |
|     |               | exceed % or, an adjustable rate loan with Initial rate not to exceed %.  |
|     |               | Regardless of the type of loan, Buyer shall pay points not to exceed % of the loan amount.  (3) FHA/VA: For any FHA or VA loan specified in 3D(1), Buyer has 17 (or ) Days After Acceptance                                  |
|     |               | to Deliver to Seller written notice (C.A.R. Form FVA) of any lender-required repairs or costs that   |
|     |               | Buyer requests Seller to pay for or otherwise correct. Seller has no obligation to pay or satisfy lender<br>requirements unless agreed in writing. A FHAVA amendatory clause (C.A.R. Form FVAC) shall be a                   |
|     |               | part of this Agreement.  |
|     | E.            | ADDITIONAL FINANCING TERMS:  |
|     | F             | BALANCE OF DOWN PAYMENT OR PURCHASE PRICE in the amount of   |
|     | • •           | to be deposited with Escrow Holder pursuant to Escrow Holder instructions.   |
| _   |               | PURCHASE BRICE (TOTAL): 980,000.00   |
| BU) | /ers<br>991-: | Initials (UTVV) ( ) 2018, California Association of REALTORS®, Inc.  |
|     |               | A REVISED 12/18 (PAGE 1 OF 10)   |
|     |               | CALIFORNÍA RESIDENTIAL PURCHASE AGREEMENT (RPA-CA PAGE 1 OF 10)  |
|     |               | Hesbawsy Name Services, 22601 Old Chaisi Road Yarks Linds CA 93887 Phone 7144064690 Fan 29655 Via Medita<br>merion Produced with zipForm® by zipLogis 18070 Fifteen Mile Road Fraser, Michigen 48028 <u>www.zipLogis.com</u> |

|          | roperty Address: 20055 Via Monita, Yorba Linda, CA 92887-3  | 166 Date: January 28, 2020   |  |  |  |  |  |  |
|----------|---|--|--|--|--|--|--|--|
|          | H. VERIFICATION OF DOWN PAYMENT AND CLOSING COSTS: Buyer (or Buyer's lender or loan broker pursuant to paragraph 3J(1)) shall, within 3 (or) Days After Acceptance, Deliver to Seller written verification of Buyer's down payment and closing costs. ( Verification attached.)   |  |  |  |  |  |  |  |
|          | <ol> <li>APPRAISAL CONTINGENCY AND RÉMOVAL: This Agr<br/>Property by a licensed or certified appraiser at no less the<br/>in writing, remove the appraisal contingency or cancel this</li> </ol>  | reement is (or xi is NOT) contingent upon a written appraisal of the an the purchase price. Buyer shall, as specified in paragraph 148(3), Agreement within 17 (or ) Days After Acceptance.  |  |  |  |  |  |  |
|          | J. LOAN TERMS:  (1) LOAN APPLICATIONS: Within 3 (or) Days After Acceptance, Buyer shall Deliver to Seller a letter from Buyer's lender or loan broker stating that, based on a review of Buyer's written application and credit report, Buyer is prequalified or presporoved for any NEW loan specified in paragraph 3D. If any loan specified in paragraph 3D is an adjustable rate loan, the prequalification or presporoval letter shall be based on the qualifying rate, not the Initial loan rate. (   |  |  |  |  |  |  |  |
|          | Within 21 (or) Days After Acceptance, Buyer shall,<br>or cancel this Agreement. If there is an appraisal continger<br>the appraisal contingency.  | as specified in paragraph 14, in writing, remove the loan contingency ncy, removal of the loan contingency shall not be deemed removal of  |  |  |  |  |  |  |
|          | (4) NO LOAN CONTINGENCY: Obtaining any loan spec<br>obtain the loan and as a result does not purchase the Prop<br>(5) LENDER LIMITS ON BUYER CREDITS: Any credit to<br>by the Parties ("Contractual Credit") shall be disclosed to<br>Allowable Credit") is less than the Contractuel Credit, then  | cilied above is NOT a contingency of this Agreement. If Buyer does not entry, Seller may be entitled to Buyer's deposit or other legal remedies to Buyer, from any source, for closing or other costs that is agreed to Buyer's lender. If the total credit allowed by Buyer's lender ("Lender in (i) the Contractual Credit shall be reduced to the Lender Allowable ment between the Parties, there shall be no automatic edjustment to  |  |  |  |  |  |  |
|          | the purchase price to make up for the difference between the K. BUYER STATED FINANCING: Seller is relying on Buyer limited to, as applicable, all cash, amount of down payment closing date, purchase price and to sell to Buyer in reliancing specified in this Agreement. Seller has no obligate.   | ne Contractual Credit and the Lender Allowable Credit. 's representation of the type of financing specified (including but not , or contingent or non-contingent loan). Seller has agreed to a specific e on Buyer's covenant concerning financing. Buyer shall pursue the ion to cooperate with Buyer's efforts to obtain any financing other than such alternate financing does not excuse Buyer from the obligation to  |  |  |  |  |  |  |
|          | purchase the Property and close escrow as specified in this   | Agreement.   |  |  |  |  |  |  |
|          | SALE OF BUYER'S PROPERTY:   |  |  |  |  |  |  |  |
| 4.       |   | NOT contingent upon the cale of any expects award by Course  |  |  |  |  |  |  |
|          | A. This Agreement and Buyer's ability to obtain financing are t   | NOT contingent upon the sale of any property owned by Buyer. Ire contingent upon the sale of property owned by Buyer as specified  |  |  |  |  |  |  |
| OR       | A. This Agreement and Buyer's ability to obtain financing are t<br>R B. This Agreement and Buyer's ability to obtain financing a<br>in the attached addendum (C.A.R. Form COP).   | NOT contingent upon the sale of any property owned by Buyer. re contingent upon the sale of property owned by Buyer as specified   |  |  |  |  |  |  |
| OR       | A. This Agreement and Buyer's ability to obtain financing are t<br>R.B. This Agreement and Buyer's ability to obtain financing a  | re contingent upon the sale of property owned by Buyer as specified  |  |  |  |  |  |  |
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| P   | ОР      | perty Address: 20055 Via Monita, Yorba Linda, CA 92887-3166 Date: January 28, 2020  |  |
|-----|---------|---|--|
|     |         | (2) (i) Buyer X Seller shall pay the cost of compliance with any other minimum mandatory government inspections an  | d reports  |
|     |         | If fequired as a condition of closing escrow under any Law.   |  |
|     |         | (ii) Duyer M Seller shall pay the cost of compliance with any other minimum mendatory government retrofit si required as a condition of closing escrow under any Law, whether the work is required to be completed before or af   | landards   |
|     |         | (NI) Buyer shall be provided, within the time specified in paragraph 14A, a copy of any required government cond  | ucted or   |
|     | _       | point-of-sale inspection report prepared pursuant to this Agreement or in anticipation of this sale of the Property.  |  |
|     | U.      | C. ESCROW AND TITLE:  |  |
|     |         | (1) (a) ☑ Buyer ☑ Seller shall pay escrow fee Each shall pay their own (b) Escrow Holder shall be Legendary Escrow  |  |
|     |         | (c) The Parties shall, within 5 (or ) Days Affer (acsist sign and return Farrow Holder's peneral provisions   |  |
|     |         | (2) (a) Buyer X Seller shall pay for owner's title insurance policy specified in paragraph 13E  |  |
|     |         | (b) Owner's title policy to be issued by Landwood Title (Buyer shall pay for any title insurance policy insuring Buyer's lander, unless otherwise agreed in writing.)   |  |
|     | D,      | Codyst attack pay for any tida magnatics policy magning obyets tender, utiliess otherwise agreed in writing.)  D. OTHER COSTS:  |  |
|     |         | (1) Buyer X Seller shall pay County transfer tax or fee   |  |
|     |         | (2) Buyer X Seller shall pay City transfer tax or fee (3) Buyer X Seller shall pay Homeowners' Association ("HOA") transfer fee   | The second   |
|     |         | (3) Usuar X Sellar shall pay Homeowners' Association ("HOA") transfer fee (4) Sellar shall pay HOA fees for preparing documents required to be delivered by Civil Code §4525. (5) Buyer X Sellar shall pay HOA fees for preparing all documents the best based on the Civil Code §4525. |  |
|     |         | (5) ☐ Buyer ☑ Saller shall pay HOA fees for preparing all documents other than those required by Civil Code §4525.  |  |
|     |         | (6) Buyer to pay for any HOA certification fee.   |  |
|     |         | (7) Rever College half now for any private transfer for   |  |
|     |         | (8) Buyer X Seller shall pay for carbon Monoxide Detector compliance / installation prior to appraisal (9) Buyer Seller shall pay for   | `  |
|     |         | (9) Buyer Seller shall pay for (10) X Buyer Seller shall pay for the cost, not to exceed \$ 600.00 of a standard (or up one-year home warranty plan, issued by Fidality National Home Warranty following optional coverages.  |  |
|     |         | One-year home werranty plan, issued by Fidelity National Home Warranty  | igraded)<br>with the   |
|     |         | following optional coverages: X Air Conditioner   Pool/Spa   Other: Buyer is informed that home warranty plans have many optional coverages in addition to those listed above. I  |  |
|     |         | Buyer is informed that home warranty plans have many optional coverages in addition to those listed above. I  | Buyer is   |
|     |         | advised to investigate these coverages to determine those that may be suitable for Buyer.  OR. Buyer waives the purchase of a home warranty plan. Nothing in this paragraph precludes Buyer's purchase.   |  |
|     |         | a home warranty plan during the term of this Agreement.   | summing.   |
| 8.  | ITI     | TEMS INCLUDED IN AND EXCLUDED FROM SALE:  |  |
|     | A.      | A. NOTE TO BUYER AND SELLER: Items listed as included or excluded in the MLS, flyers or marketing materials   | are not  |
|     | A.      | included in the purchase price or excluded from the sale unless specified in paragraph 8 B or C.  I ITEMS INCLUDED IN SALE: Except as otherwise specified or disclosed.   |  |
|     |         | (1) All EXISTING fixtures and fittings that are attached to the Property;   |  |
|     |         | (2) EXISTING electrical, mechanical, lighting, plumbing and heating fixtures, celling fans, fireplace inserts, gas logs and   | grates.  |
|     |         | solar power systems, built-in appliances, window and door screens, awnings, shutters, window coverings, attach  | ed floor   |
|     |         | coverings, television antennas, satellite dishes, air coolers/conditioners, pool/spa equipment, garage door openers controls, mailbox, in-ground tandscaping, trees/shrubs, water features and fountains, water softeners, water purifiers,   | /remote  |
|     |         | systems/alarms and the following if checked: Xi all stove(s), except  | arain <i>ri</i> s)   |
|     |         | systems/alarms and the following if checked:   X  all stove(s), except   ;   X  all refrige except   ;   all washer(s) and dryer(s), except   |  |
|     |         | (3) The rollowing additional items:   |  |
|     |         | (4) Existing integrated phone and home automation systems, including necessary components such as intranet and it connected hardware or devices, control units (other than non-dedicated mobile devices, electronics and compute  | ntemet-  |
|     |         | applicable software, permissions, passwords, codes and access information, are ( are NOT) included in the sele  | •  |
|     |         | (5) LEASED OR LIENED ITEMS AND SYSTEMS: Seller shall, within the time specified in paragraph 14A. (i) disclose t  | o Buyer  |
|     |         | If any item or system specified in paragraph 8B or otherwise included in the sale is leased, or not owned by S  | eller, or  |
|     |         | specifically subject to a lien or other encumbrance, and (ii) Deliver to Buyer all written materials (such as lease, w<br>etc.) concerning any such item. Buyer's ability to assume any such lease, or willingness to accept the Property su  | arranty,   |
|     |         | any such lien or encumbrance, is a contingency in favor of Buyer and Seller as specified in paragraph 14B and C.  | ioject to  |
|     |         | (6) Sellar represents that all items included in the purchase price, unless otherwise specified, (i) are owned by Sellar and  | shall be   |
|     |         | transferred free and clear of liens and encumbrances, except the items and systems identified pursuant to 8B(5) an  |  |
|     | C.      | , and (ii) are transferred without Seller warranty regardless of ITEMS EXCLUDED FROM SALE: Unless otherwise specified, the following items are excluded from sale: (i) audio an   | value.   |
|     |         | components (such as flat screen TVs, speakers and other items) if any such item is not itself attached to the Property, e   | ven if a   |
|     |         | bracket or other mechanism attached to the component or item is attached to the Property; (ii) furniture and other items :  | secured  |
|     |         | to the Property for earthquake purposes; and (iii)  |  |
|     |         | . Brackets attached to walls, floors or ceilings for any such component, furniture  | or llow  |
|     |         | shall remain with the Property (or will be removed and holes or other damage shall be repaired, but not painted   | d).  |
|     |         | LOSING AND POSSESSION:  | •  |
|     | А,<br>В | u. Buyer intends (or ∭does not intend) to occupy the Property as Buyer's primary residence.  I. Salfer-occupied or vacant property: Possession shall be delivered to Buyer: (I) at 6 PM or ( ☐ AM/ ☐ PM), on the date (   | -1 Ot  |
|     |         | Selter-occupied or vacant property: Possession shall be delivered to Buyer: (I) at 6 PM or (AM/_PM) on the date of Escrow; or (iii) atAM/_PM on   | 51 CI050   |
| Buy | er's    | 's Initials (JAW) ( ) Seller's Initials (DE )   | •  |
| •   |         | -CA REVISED 12/18 (PAGE 3 OF 10)  | ^  |
|     | _       | CALIFORNIA RESIDENTIAL PURCHASE AGREEMENT (RPA-CA PAGE 3 OF 10)   |  |
|     |         | Produced with zoForm® by zoLogur 18070 Filleen Mide Road Frager, Michigan 48025 www.zoLogur.com 50059 Via Menite  | Completions of the contract of |

| Property | Address: | 20055 VI | a Monita. | Yorha Linda | CA | 92887-3166 |
|----------|----------|----------|-----------|-------------|----|------------|
|----------|----------|----------|-----------|-------------|----|------------|

Date: January 28, 2020

- C. Selier remaining in possession After Close Of Escrow: If Selier has the right to remain in possession after Close Of Escrow, (i) the Parties are advised to sign a separate occupancy agreement such as [ ] C.A.R. Form SIP, for Selier continued occupancy of less than 30 days, [ ] C.A.R. Form RLAS for Selier continued occupancy of 30 days or more; and (ii) the Parties are advised to consult with their insurance and legal advisors for information about liability and damage or injury to persons and personal and real property; and (iii) Buyer is advised to consult with Buyer's lander about the impact of Selier's occupancy on Buyer's loan.
- D. Tenant-occupied property: Property shall be vacant at least 5 (or \_\_\_\_) Days Prior to Close Of Escrow, unless otherwise agreed in writing. Note to Seller: If you are unable to deliver Property vacant in accordance with rent control and other applicable Law, you may be in breach of this Agreement.
- OR Tenant to remain in possession (C.A.R. Form TIP).
- E. At Close Of Escrow: Seller assigns to Buyer any assignable warranty rights for items included in the sale; and Seller shall Deliver to Buyer available Copies of any such warranties. Brokers cannot and will not determine the assignability of any warranties.
- F. At Close Of Escrow, unlass otherwise agreed in writing, Seller shall provide keys, passwords, codes and/or means to operate all locks, mailboxes, security systems, alarma, home automation systems and intranet and Internet-connected devices included in the purchase price, and garage door openers. If the Property is a condominium or located in a common interest subdivision, Buyer may be required to pay a deposit to the Homeowners' Association ("HOA") to obtain keys to accessible HOA facilities.
- 10. STATUTORY AND OTHER DISCLOSURES (INCLUDING LEAD-BASED PAINT HAZARD DISCLOSURES) AND CANCELLATION RIGHTS:
  - A. (1) Sellar shall, within the time specified in paragraph 14A, Deliver to Buyer. (i) if required by Law, a fully completed: Federal Lead-Basad Paint Disclosures (C.A.R. Form FLD) and pamphlet ("Lead Disclosures"); and (ii) unless exempt, fully completed disclosures or notices required by sections 1102 eL seq. and 1103 et seq. of the Civil Code ("Statutory Oisclosures"). Statutory Disclosures include, but are not limited to, a Real Estata Transfer Disclosure Statement ("TDS"), Natural Hazard Disclosure Statement ("NHD"), notice or actual knowledge of release of illegal controlled substance, notice of special tax and/or assessments (or, if allowed, substantially equivalent notice regarding the Mello-Roos Community Facilities Act of 1982 and Improvement Bond Act of 1915) and, if Seller has actual knowledge, of industrial use and military ordinance location (C.A.R. Form SPQ or ESD).
    - (2) Any Statutory Disclosure required by this paragraph is considered fully completed if Salier has answered all questions and completed and signed the Seller's section(s) and the Seller's Agent, if any, has completed and signed the Seller's Brokerage Firm section(s), or, if applicable, an Agent Visual Inspection Disclosure (C.A.R. Form AVID). Nothing stated herein relieves a Buyer's Brokerage Firm, if any, from the obligation to (i) conduct a reasonably competent and diligent visual Inspection of the accessible areas of the Property and disclose, on Section IV of the TDS, or an AVID, material facts affecting the value or desirability of the Property that were or should have been revealed by such an inspection or (ii) complete any sections on all disclosures required to be completed by Buyer's Brokerage Firm.
    - (3) Note to Buyer and Seller: Waiver of Statutory and Lead Disclosures is prohibited by Law.
    - (4) Within the time specified in paragraph 14A, (i) Selter, unless exempt from the obligation to provide a TDS, shall, complete and provide Buyer with a Selter Property Questionnaire (C.A.R. Form SPO); (ii) if Selter is not required to provide a TDS, Selter shall complete and provide Buyer with an Exempt Selter Disclosure (C.A.R. Form ESD).
    - (6) Buyer shall, within the time specified in paragraph 14B(1), return Signed Copies of the Statutory, Lead and other disclosures to Seller.
    - (6) In the event Seller or Seller's Brokerage Firm, prior to Close Of Escrow, becomes aware of adverse conditions materially affecting the Property, or any material inaccuracy in disclosures, information or representations previously provided to Buyar, Seller shall promptly provide a subsequent or amended disclosure or notice, in writing, covering those items. However, a subsequent or amended disclosure shall not be required for conditions and material inaccuracies of which Buyer is otherwise aware, or which are disclosed in reports provided to or obtained by Buyer or ordered and paid for by Buyer.
    - (7) If any disclosure or notice specified in paragraph 10A(1), or subsequent or amended disclosure or notice is Delivered to Buyer after the offer is Signed, Buyer shall have the right to cancel this Agreement within 3 Days After Delivery in person, or 6 Days After Delivery by deposit in the mail, or by an electronic record satisfying the Uniform Electronic Transactions Act (UETA), by giving written notice of cancellation to Setler or Seller's agent.
  - B. NATURAL AND ENVIRONMENTAL HAZARD DISCLOSURES AND OTHER BOOKLETS: Within the time specified in paragraph 14A, Seller shall, if required by Law: (I) Deliver to Buyar earthquake guide(s) (and questionnaire), environmental hazards booklet, and home energy rating pamphlet; (II) disclose if the Property is located in a Special Flood Hazard Area; Potential Flooding (Inundation) Area; Very High Fire Hazard Zone; State Fire Responsibility Area; Earthquake Fault Zone; and Seismic Hazard Zone; and (III) disclose any other zone as required by Law and provide any other information required for those zones.
  - C. WITHHOLDING TAXES: Within the time specified in paragraph 14A, to avoid required withholding, Saller shall Deliver to Buyer or qualified substitute, an affidavit sufficient to comply with federal (FIRPTA) and California withholding Law (C.A.R. Form AS or QS).
  - D. MEGAN'S LAW DATABASE DISCLOSURE: Notice: Pursuant to Section 290.48 of the Penal Code, information about specified registered sex offenders is made available to the public via an internet Web site maintained by the Department of Justice at www.meganslaw.ca.gov. Depending on an offender's criminal history, this information will include either the address at which the offender resides or the community of residence and ZIP Code in which he or she resides. (Neither Seller nor Brokers are required to check this website. If Buyer wants further information, Broker recommends that Buyer obtain information from this website during Buyer's inspection contingancy period. Brokers do not have expertise in this area.)
  - E. NOTICE REGARDING GAS AND HAZARDOUS LIQUID TRANSMISSION PIPELINES: This notice is being provided simply to inform you that information about the general location of gas and hazardous liquid transmission pipelines is available to the public via the National Pipeline Mapping System (NPMS) Internet Web site maintained by the United States Department of Transportation at http://www.npms.phmsa.dol.gov/. To seek further information about possible transmission pipelines near the Property, you may contact your local gas utility or other pipeline operators in the area. Contact information for pipeline operators is searchable by ZIP Code and county on the NPMS Internet Web site.

F. CONDOMINIUM/PLANNED DEVELOPMENT DISCLOSURES:

(1) SELLER HAS: 7 (or \_\_\_\_) Days After Acceptance to disclose to Buyer if the Property is a condominium, or is located in a planned development or other common interest subdivision (C.A.R. Form SPQ or ESD).

Buyer's Initials (JAV) (\_\_\_\_)

Seller's Initials

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RPA-CA REVISED 12/18 (PAGE 4 OF 10)

CALIFORNIA RÉSIDENTIAL PURCHASE AGREEMENT (RPA-CA PAGE 4 OF 10)

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20055 Via Menity

| Property. | Address: | 20055 | Via Monita. | Yorba Linda, | CA | 92887-3168 |
|-----------|----------|-------|-------------|--------------|----|------------|
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Date: January 28, 2020

(2) If the Property is a condominium or is located in a planned development or other common interest subdivision, Selier has 3 (or \_\_\_\_) Days After Acceptance to request from the HOA (C.A.R. Form HOA1): (I) Copies of any documents required by Law; (ii) disclosure of any pending or anticipated claim or litigation by or against the HOA; (iii) a statement containing the location and number of designated parking and storage spaces; (iv) Copies of the most recent 12 months of HOA minutes for regular and special meetings; and (v) the names and contact information of all HOAs governing the Property (collectively, "CI Disclosures"). (vi) private transfer fees; (vii) Pet fee restrictions; and (viii) smoking restrictions. Seller shall itemize and Deliver to Buyer all Ct Disclosures received from the HOA and any Ct Disclosures in Seller's possession. Buyer's approval of Ct Disclosures is a contingency of this Agreement as specified in paragraph 148(3). The Party specified in paragraph 7, as directed by escrow, shall deposit funds into escrow

or direct to HOA or management company to pay for any of the above.

11. CONDITION OF PROPERTY: Unless otherwise agreed in writing: (I) the Property is sold (a) "AS-IS" in its PRESENT physical condition as of the date of Acceptance and (b) subject to Buyer's Investigation rights; (II) the Property, including pool, spa. landscaping and grounds, is to be maintained in substantially the same condition as on the date of Accaptance; and (iii) all debris and personal property not included in the sale shall be removed by Close Of Escrow.

Seller shall, within the time specified in paragraph 14A DISCLOSE KNOWN MATERIAL FACTS AND DEFECTS affecting the

Property, including known insurance claims within the past five years, and make any and all other disclosures required by law.

B. Buyer has the right to conduct Buyer Investigations of the Property and, as specified in paragreph 14B, based upon information

discovered in those investigations: (i) cancel this Agreement; or (ii) request that Seller make Repairs or take other action.

C. Buyer is strongly advised to conduct investigations of the entire Property in order to determine its present condition. Sellar may not be aware of all defects affecting the Property or other factors that Buyer considers important. Property improvements may not be built according to code, in compliance with current Law, or have had permits lesued.

12. BUYER'S INVESTIGATION OF PROPERTY AND MATTERS AFFECTING PROPERTY:

- A. Buyer's acceptance of the condition of, and any other matter affecting the Property, is a contingency of this Agreement as specified in this paragraph and paragraph 14B. Within the time specified in paragraph 14B(1), Buyer shall have the right, at Buyer's expense unless otherwise agreed, to conduct inspections, investigations, tests, surveys and other studies ("Buyer Investigations"), including, but not limited to: (i) a general physical inspection; (ii) an inspection for wood destroying pests and organisms shall be prepared by a registered Structural Pest Control company; shall cover the main building and attached structures; may cover detached structures; shall NOT include water tests of shower pans on upper level units unless the owners of property below the shower consent; shall NOT include roof coverings; and, if the Property is a unit in a condominium or other common interest subdivision, the inspection shall include only the separate inferest and any exclusive-use areas being transferred, and shall NOT include common areas; and shall include a report ("Pest Control Report") showing the findings of the company which shall be separated into sections for evident infestation or infections (Section 1) and for conditions likely to lead to infestation or infection (Section 2); (III) inspect for lead-based paint and other lead-based paint hezards; (IV) satisfy Buyer as to any matter specified in the attached Buyer's Inspection Advisory (C.A.R. Form BIA); (v) review the registered sex offender database; (vi) confirm the insurability of Buyer and the Property including the availability and cost of flood and fire insurence; and (vii) raview and seek approval of leases that may need to be assumed by Buyer. Without Seller's prior written consent, Buyer shall neither make nor cause to be made; invasive or destructive Buyer Investigations, except for minimally invesive testing required to prepare a Pest Control Report; or inspections by any
- governmental building or zoning inspector or government employee, unless required by Law.
  Seller shall make the Property available for all Buyer investigations. Buyer shall (i) as specified in paragraph 14B, complete Buyer Investigations and either remove the contingency or cancel this Agreement, and (ii) give Selfer, at no cost, complete

Copies of all such investigation reports obtained by Buyer, which obligation shall survive the termination of this Agreement.

Seller shall have water, gas, electricity and all operable pilot lights on for Buyer's investigations and through the date possession

D. Buyer Indemnity and seller protection for entry upon property; Buyer shall; (i) keep the Property free and clear of liens; (ii) repair all damage arising from Buyer Investigations; and (iii) indamnity and hold Seller hamiless from all resulting liability, claims, demands, damages and costs. Buyer shall carry, or Buyer shall require anyone acting on Buyer's behalf to carry, policies of liability, workers' compensation and other applicable insurance, defending and protecting Seller from liability for any injuries to persons or property occurring during any Buyer Investigations or work done on the Property at Buyer's direction prior to Close Of Escrow. Seller is advised that certain protections may be afforded Seller by recording a "Notice of Non-Responsibility" (C.A.R. Form NNR) for Buyer Investigations and work done on the Property at Buyer's direction. Buyer's obligations under this paragraph shall survive the termination

of this Agreement.

13. TITLE AND VESTING:

- A. Within the time specified in paregraph 14, Buyer shall be provided a current preliminary title report ("Preliminary Raport"). The Preliminary Report is only an offer by the title insurer to issue a policy of title insurance and may not contain every item effecting title. Buyer's review of the Preliminary Report and any other matters which may affect little are a contingency of this Agreement as specified in paragraph 14B. The company providing the Preliminary Report shall, prior to issuing a Preliminary Report, conduct a search of the General Index for all Sellers except banks or other institutional lenders selling properties they acquired through foreclosure (REOs), corporations, and government entitles. Saller shall within 7 Days After Acceptance, give Escrow Holder a completed Statement of
- Title is taken in its present condition subject to all encumbrances, easements, covenants, conditions, restrictions, rights and other matters, whether of record or not, as of the date of Acceptance except for; (I) monetary flens of record (which Seller is obligated to pay off) unless Buyer is assuming those obligations or taking the Property subject to those obligations; and (II) those matters which Seller has agreed to remove in writing.

Within the time specified in paragraph 14A, Seller has a duty to disclose to Buyer all matters known to Seller affecting title, whether of record or not.

At Close Of Escrow, Buyer shall receive a grant deed conveying title (or, for stock cooperative or long-term lease, an assignment of stock certificate or of Seller's leasehold interest), including oil, mineral and water rights if currently owned by Seller. Title shall vest as designated in Buyer's supplemental escrow instructions. THE MANNER OF TAKING TITLE MAY HAVE SIGNIFICANT LEGAL AND TAX CONSEQUENCES. CONSULT AN APPROPRIATE PROFESSIONAL.

Buyer shall receive a CLTA/ALTA "Homeowner's Policy of Title Insurance", if applicable to the type of property end buyer. If not, Escrow Holder shall notify Buyer. A title company can provide information about the availability, coverage, and cost of other title policies and endorsements. If the Homeowner's Policy is not available, Buyer shall choose another policy, ipstress Escrow/Holder in writing and shall

pay any incresse is cost. Buyer's initials RPA-CA REVISED 12/18 (PAGE 5 OF 10)

FY Sellera Initials

CALIFORNIA RÉSIDENTIAL PURCHASE AGREEMENT (RPA-CA PAGE 5 OF 10)

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20058 Via Menita

## Main Document Page 15 of 32

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|           | erty Address: 20055 Via Monita, Yorba Linda, CA 92887-3166   | Date: <i>January 26, 2020</i>   |
| eit<br>A. | <ul> <li>IME PERIODS; REMOVAL OF CONTINGENCIES; CANCELLATION RIGHTS: The followitered, modified or changed by mutual written agreement. Any removal of contingencies ither Buyer or Seller must be exercised in good faith and in writing (C.A.R. Form CR or 6. SELLER HAS: 7 (or 5.) Days After Acceptance to Deliver to Buyer all Reports, distresponsible under paragraphs 5, 6, 7, 8B(5), 10A, B, C, and F, 11A and 13A. If, by the such item, Buyer after first Delivering to Seller a Notice to Seller to Perform (C.A.R. Form N. (1) BUYER HAS: 17 (or 10.) Days After Acceptance, unless otherwise agreed in writing, if (1) complete all Buyer investigations; review all diactosures, reports, lease documents to b BB(5), and other applicable information, which Buyer receives from Seller; and approx Deliver to Seller Signed Copies of Statutory and Lead Disclosures and other disclosure paragraph 10A.</li> <li>(2) Within the time specified in paragraph 14B(1), Buyer may request that Seller make re Property (C.A.R. Form RR). Seller has no obligation to agree to or respond to (C.A.R. Form Property (C.A.R. Form RR). Seller has no obligation to agree to or respond to (C.A.R. Form Property (C.A.R. Form RR). Seller has no obligation to agree to or respond to (C.A.R. Form Cr) of this A or information for which Seller is responsible is not Delivered within the time specified in Days After Delivery of any such items, or the time specified in paragraph 14B(1), which the applicable contingency: Even after the end of the time specified in paragraph pursuant to paragraph 14D, Buyer retains the right, in writing, to either (i) remove Agreement based on a remaining contingency. Once Buyer's written removal of all connot cancel this Agreement pursuant to paragraph 14D(1).</li> <li>(6) Access to Property: Buyer shall have access to the Property to conduct inspections and cancel this Agreement pursuant to paragraph 14D(1).</li> </ul> | s or cancellation under this paragraph by CC).  closures and information for which Sellar I time specified, Sellar has not Delivered an ISP) may cancel this Agreement.  o:  e assumed by Buyer pursuant to paragraph by all matters affecting the Property; and (il ures Delivered by Sellar in accordance with pairs or take any other action regarding the property.  Buyer's requests.  Agreement, Buyer's requests.  Agreement, Buyer's hay report, disclosure a paragraph 14A, then Buyer has 5 (or ever is later, to Deliver to Sellar a removal of 14B(1) and before Sellar cancels, if at all remaining contingencies, or (ii) cancel the tingencies is Delivered to Sellar Religions. |
| C.        | Acceptance, whether or not any part of the Buyer's Investigation Contingency has been<br>REMOVAL OF CONTINGENCIES WITH OFFER: Buyer removes the contingencie<br>Removal form (C.A.R. Form CR). If Buyer removes any contingency without an ac  | waived or removed.<br>s specified in the attached Contingency<br>sequate understanding of the Property's  |
|           | condition or Buyer's ability to purchase, Buyer is acting against the advice of Broker.  SELLER RIGHT TO CANCEL:  (1) Seller right to Cancel; Buyer Contingencies: If, by the time specified in this Agre removal of the applicable contingency or cancellation of this Agreement, then Seller, aft to Perform (C.A.R. Form NBP), may cancel this Agreement. In such event, Seller si except for fees incurred by Buyer.   | ement, Buyer does not Deliver to Seiler :<br>er first Delivering to Buyer a Notice to Buye  |
|           | (2) Seller right to Cancel; Buyer Contract Obligations; Seller, after first delivering to Buyer the time specified in this Agreement, Buyer does not take the following action(s): (i) Da 3B or if the funds deposited pursuant to paragraph 3A or 3B ere not good when deposited or terms as required by paragraph 3D(3) (C.A.R. Form FVA); (iii) Deliver a letter a verification, or a satisfactory verification if Seller reasonably disapproves of the verification, or 3H; (v) in writing assume or accept leases or liens specified in 8B5; (v raquired by paragraph 10A(5); or (viii) Sign or initial a separate liquidated damages for paragraphs 3B and 21B; or (viii) Provide evidence of authority to sign in a representational such event, Seller shall authorize the return of Buyer's deposit, except for fees incurred in  | posit funds as required by paragraph 3A, o<br>ted; (ii) Deliver a notice of FHA or VA costs<br>s required by paragraph 3J(1); (iv) Delive<br>rification already provided, as required by<br>I) Return Statutory and Lead Disclosures as<br>wm for an increased deposit as required by<br>ve capacity as specified in paregraph 19. In   |
|           | NOTICE TO BUYER OR SELLER TO PERFORM: The NBP or NSP shall. (i) be in writin Seller, and (iii) give the other Party at least 2 (or) Days After Delivery (or until the whichever occurs last) to take the applicable action. A NBP or NSP may not be Delivered a  | g; (ii) be signed by the applicable Buyer or<br>time specified in the applicable paragraph  |
| F.        | of the applicable time for the other Party to remove a contingency or cancel this Agreement or me EFFECT OF BUYER'S REMOVAL OF CONTINGENCIES: if Buyer removes, in writing, are otherwise specified in writing, Buyer shall conclusively be deemed to have: (I) completed all and other applicable information and disclosures pertaining to that contingency or cancel transaction; and (III) assumed all liability, responsibility and expense for Repairs or co-cancellation right, or for the inability to obtain financing.   | ly contingency or cancellation rights, unless<br>I Buyar Investigations, and review of reports<br>lation right; (II) elected to proceed with the  |
| G.        | CLOSE OF ESCROW: Before Buyer or Seller may cancal this Agreement for fallure of the<br>Agreement, Buyer or Seller must first Deliver to the other Party a demand to close escrow<br>signed by the applicable Buyer or Seller, and (ii) give the other Party at least 3 (or)   | (C.A.R. Form DCE). The DCE shall: (i) be  |
|           | may not be Delivered any earlier than 3 Days Prior to the scheduled close of escrow. EFFECT OF CANCELLATION ON DEPOSITS: if Buyer or Saller gives written notice of cunder the terms of this Agreement, the Parties agree to Sign mutual instructions to cancel it any, to the party entitled to the funds, less fees and costs incurred by that party. Fees and and vendors for services and products provided during escrow. Except as specified bell Signed release instructions from the Parties, judicial decision or arbitration awainstructions to cancel escrow, one Party may make a written demand to Escrow Holder for Escrow Holder, upon receipt, shall promptly deliver notice of the demand to the other Part notice, the other Party does not object to the demand, Escrow Holder shall disburse the Escrow Holder compiles with the precading process, each Party shall be deemed to haw claims or liability related to the disbursal of the deposit. Escrow Holder, at its discretion, minstructions. A Party may be subject to a civil penalty of up to \$1,000 for refusal to a faith dispute exists as to who is entitled to the deposited funds (Civil Code §1057.3).  | the sale and escrow and release deposits, it costs may be payable to service providers ow, release of funds will require mutual rd. If either Party fails to execute mutual the deposit. (C.A.R. Form BDRO or SDRD), If, within 10 Days After Escrow Holder's deposit to the Party making the demand. It is released Escrow Holder from any and all any nonetheless require mutual cancellation   |
| uyer's    | s Initials (JAV) () Seller's Initia  | Is BE JZW A   |
| PA-C      | CA REVISED 12/18 (PAGE 6 OF 10)  CALIFORNIA RESIDENTIAL PURCHASE AGREEMENT (RPA.   | A PAGE 6 OF 10)   |

FORNIA RESIDENTIAL PURCHASE AGREEMENT (RPA-CA PA Produced with zipForm® by xipLogix 18070 Fitnesin Mile Road Freser, Michigan 48076 <u>www.zipLogix.com</u>

Property Address: 20055 Via Monita, Yorba Linda, CA 92887-3168

15. FINAL VERIFICATION OF CONDITION: Buyer shall have the right to make a final verification of the Property within 5 (or \_\_\_\_\_) Days Prior to Close Of Escrow, NOT AS A CONTINGENCY OF THE SALE, but solely to confirm: (i) the Property is maintained pursuant to paragraph 11; (ii) Repairs have been completed as agreed; and (iii) Seller has compiled with Seller's other obligations under this Agreement (C.A.R. Form VP).

16. REPAIRS: Repairs shall be completed prior to final varification of condition unless otherwise agreed in writing. Repairs to be performed at Seller's expanse may be performed by Seller or through others, provided that the work complies with applicable Law, including governmental permit, inspection and approval requirements. Repairs shall be performed in a good, skillful manner with materials of quality and appearance comparable to existing materials. It is understood that exact restoration of appearance or cosmetic items following all Repairs may not be possible. Seller shall: (i) obtain invoices and paid receipts for Repairs performed by others; (ii) prepare a written statement indicating the Repairs performed by Seller and the date of such Repairs; and (iii) provide Copies of invoices and paid receipts and statements to Buyer prior to final varification of condition.

17. PRORATIONS OF PROPERTY TAXES AND OTHER ITEMS: Unless otherwise agreed in writing, the following items shall be PAID CURRENT and prorated between Buyer and Seller as of Close Of Escrow; real property taxes and assessments, interest, rents, HOA regular, special, and emergency dues and assessments imposed prior to Close Of Escrow, premiums on insurance assumed by Buyer, payments on bonds and assessments assumed by Buyer, and payments on Mello-Roos and other Special Assessment District bonds and assessments that are now a lien. The following items shall be assumed by Buyer WITHOUT CREDIT toward the purchase price: prorated peyments on Mello-Roos and other Special Assessment District bonds and assessments and HOA special assessments that are now a lien but not yet due. Property will be reassessed upon change of ownership. Any supplemental tax bills shall be paid as follows: (1) for periods after Close Of Escrow, by Buyer; and (11) for periods prior to Close Of Escrow, by Seller (see C.A.R. Form SPT or SBSA for further information). TAX BILLS ISSUEO AFTER CLOSE OF ESCROW SHALL BE HANDLED DIRECTLY BETWEEN BUYER AND SELLER. Prorations shall be made based on a 30-day month.

18. BROKERS:

A. COMPENSATION: Seller or Buyer, or both, as applicable, agree to pay compensation to Broker as specified in a separate written agreement between Broker and that Seller or Buyer. Compensation is payable upon Close Of Escrow, or if escrow does not close, as otherwise specified in the agreement between Broker and that Seller or Buyer.

- B. SCOPE OF DUTY: Buyer and Seller acknowledge and agree that Broker: (i) Does not decide what price Buyer should pay or Seller should accept; (ii) Does not guarantee the condition of the Property; (iii) Does not guarantee the performance, adequacy or completeness of inspections, services, products or repairs provided or made by Seller or others; (iv) Does not have an obligation to conduct an inspection of common areas or areas off the site of the Property; (v) Shall not be responsible for identifying defects on the Property, in common areas, or offsite unless such defects are visually observable by an inspection of reasonably accessible areas of the Property or are known to Broker; (vi) Shall not be responsible for inspecting public records or permits concerning the title or use of Property; (vii) Shall not be responsible for identifying the location of boundary lines or other items affecting title; (viii) Shall not be responsible for varifying square footage, representations of others or information contained in investigation reports, Multiple Listing Service, advertisements, flyers or other promotional material; (ix) Shall not be responsible for determining the fair market value of the Property or any personal property included in the sale; (x) Shall not be responsible for providing legal or tax advice regarding any aspect of a transaction entered into by Buyer or Seller, and (xi) Shall not be responsible for providing other advice or information that exceeds the knowledge, education and experience required to perform real estate licensed activity. Buyer and Seller agree to seek legal, tax, insurance, title and other desired assistance from appropriate professionals.
- 19. REPRESENTATIVE CAPACITY: If one or more Parlies is signing this Agreement in a representative capacity and not for him/herself as an individual then that Party shall so indicate in paragraph 31 or 32 and attach a Representative Capacity Signature Disclosure (C.A.R. Form RCSD). Wherever the signature or initials of the representative identified in the RCSD appear on this Agreement or any related documents, it shall be deemed to be in a representative capacity for the entity described and not in an individual capacity, unless otherwise indicated. The Party acting in a representative cepacity (i) represents that the entity for which that party is acting already exists and (ii) shall Deliver to the other Party and Escrow Holder, within 3 Days After Acceptance, evidence of authority to act in that capacity (such as but not limited to: applicable portion of the trust or Certification Of Trust (Probate Code §18100.5), letters testamentary, court order, power of attorney, corporate resolution, or formation documents of the business entity).
- 20. JOINT ESCROW INSTRUCTIONS TO ESCROW HOLDER:

  A. The following paragraphs, or applicable portions thereof, of this Agreement constitute the joint escrow instructions of Buyer and Seller to Escrow Holder, which Escrow Holder is to use along with any related counter offers and addends, and any additional mutual instructions to close the escrow: paragraphs 1, 3, 48, 54, 6, 7, 10C, 13, 14G, 17, 18A, 19, 20, 26, 29, 30, 31, 32 and paragraph D of the section titled Real Estate Brokers on page 10. If a Copy of the separate compensation agreement(s) provided for in paragraph 18A, or paragraph D of the section littled Real Estate Brokers on page 10 is deposited with Escrow Holder by Broker, Escrow Holder shall accept such agreement(s) and pay out from Buyer's or Seller's funds, or both, as applicable, the Broker's compensation provided for in such agreement(s). The terms and conditions of this Agreement not set forth in the specified paragraphs are additional matters for the information of Escrow Holder, but about which Escrow Holder need not be concerned. Buyer and Seller will receive Escrow Holder's general provisions, if any, directly from Escrow Holder and will execute such provisions within the time specified in paragraph 7C(1)(c). To the extent the general provisions are inconsistent or conflict with this Agreement, the general provisions will control as to the duties and obligations of Escrow Holder only. Buyer and Seller will execute additional instructions, documents and forms provided by Escrow Holder that are reasonably necessary to close the escrow and, as directed by Escrow Holder, within 3 (or \_\_\_\_\_\_\_) Days, shall pay to Escrow Holder or HOA management company or others any fee required by paragraphs 7, 10 or elsewhere in this Agreement.

B. A Copy of this Agreement including any counter offar(s) and addends shall be delivered to Escrow Holder within 3 Days After Acceptance (or

1. Buyer and Seller authorize Escrow Holder to accept and rely on Copies and Signatures as defined in this Agreement as originals, to open escrow and for other purposes of escrow. The validity of this Agreement as between Buyer and Seller is not affected by whether or when Escrow Holder Signs this Agreement Escrow Holder shall provide Seller's Statement of Information to Title company when received from Seller. If Seller delivers an affidavit to Escrow Holder to satisfy Seller's FIRPTA obligation under paragraph 10C, Escrow Holder shall deliver to Buyer a Qualified Substitute statement that compiles with federal Law.

1. Discreption of this Agreement including any counter offar(s) and addends shall be delivered to Open escrow and for other purposes of escrow Holder is not affected by whether or when Escrow Holder shall be delivered to Title company when received from Seller. If Seller delivers an affidavit to Escrow Holder to satisfy Seller's FIRPTA obligation under paragraph 10C, Escrow Holder shall deliver to Buyer a Qualified Substitute statement that compiles with federal Law.

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Buyer's Initials (JAW) (PAGE 7 OF 10)

Seller's Initials

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CALIFORNIA RESIDENTIAL PURCHASE AGREEMENT (RPA-CA PAGE 7 OF 10)

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20058 Via Monita

| Property Address: | 20055 Via Monita, Yorba Linda, CA 92887-3166 | Date: January 28, 2020 |
|-------------------|--|------------------------|
|                   |  |                        |

C. Brokers are a party to the escrow for the sole purpose of compensation pursuant to paragraph 18A and paragraph D of the section titled Real Estate Brokers on page 10. Buyer and Seller irrevocably assign to Brokers compensation specified in paragraph 18A, and irrevocably instruct Escrow Holder to disburse those funds to Brokers at Close Of Escrow or pursuant to any other mutually executed cancellation agreement. Compensation instructions can be amended or revoked only with the written

other mutually executed cancellation agreement. Compensation instructions can be amended or revoked only with the written consent of Brokers. Buyer and Seller shall release and hold harmless Escrow Holder from any liability resulting from Escrow Holder's payment to Broker(s) of compensation pursuant to this Agreement.

D. Upon receipt, Escrow Holder shall provide Seller and Seller's Broker verification of Buyer's deposit of funds pursuant to paragraph 3A and 3B. Once Escrow Holder becomes aware of any of the following, Escrow Holder shall immediately notify all Brokers: (i) if Buyer's Initiat or any additional deposit or down payment is not made pursuant to this Agreement, or is not good at time of deposit with Escrow Holder, or (ii) if Buyer and Seller instruct Escrow Holder to cancel escrow.

E. A Copy of any amendment that affects any paragraph of this Agreement for which Escrow Holder is responsible shall be delivered to Escrow Holder within 3 Days after mutual execution of the amendment.

REMEDIES FOR BUYER'S REFACH OF CONTRACT.

#### 21. REMEDIES FOR BUYER'S BREACH OF CONTRACT:

- A. Any clause added by the Parties specifying a remedy (such as release or forfeiture of deposit or making a deposit non-refundable) for failure of Buyer to complete the purchase in violation of this Agreement shall be deemed invalid unless the clause independently satisfies the statutory liquidated damages requirements set forth in the Civil Code.
- B. LIQUIDATED DAMAGES: If Buyer fails to complete this purchase because of Buyer's default, Seller shall retain, as liquidated damages, the deposit actually paid. If the Property is a dwelling with no more than four units, one of which Buyer intends to occupy, then the amount retained shall be no more than 3% of the purchase price. Any excess shall be returned to Buyer, Except as provided in paragraph 14H, release of funds will require mutual, Signed release instructions from both Buyer and Seller, judicial decision or arbitration award. AT THE TIME OF ANY INCREASED DEPOSIT BUYER AND SELLER SHALL SIGN A SEPARATE LIQUIDATED DAMAGES PROVISION INCORPORATING THE INCREASED DEPOSIT AS LIQUIDATED DAMAGES (C.A.R., FORM RID).

  Buyer's Initials

Seller's Initials

#### 22. DISPUTE RESOLUTION:

A. MEDIATION: The Parties agree to mediate any dispute or claim arising between them out of this Agreement, or any resulting transaction, before resorting to arbitration or court action through the C.A.R. Real Estate Mediation Center for Consumers (www.consumermediation.org) or through any other mediation provider or service mutually agreed to by the Parties. The Parties also agree to mediate any disputes or claims with Broker(s), who, in writing, agree to such mediation prior to, or within a reasonable time after, the dispute or claim is presented to the Broker, Mediation fees, if any, shall be divided equally among the Parties involved. If, for any dispute or claim to which this paragraph applies, any Party (I) commences an action without first attempting to resolve the matter through mediation, or (iii) before commencement of an action, refuses to mediate after a request has been made, then that Party shall not be entitled to recover attorney fees, even if they would otherwise be available to that Party in any such action. THIS MEDIATION PROVISION APPLIES WHETHER OR NOT THE ARBITRATION PROVISION IS INITIALED. Exclusions from this mediation agreement are specified in paragraph 22C. nediation agreement are specified in paragraph 22C.

#### **B. ARBITRATION OF DISPUTES:**

The Parties agree that any dispute or claim in Law or equity arising between them out of this Agreement or any resulting transaction, which is not settled through mediation, shall be decided by neutral, binding arbitration. The Parties also agree to arbitrate any disputes or claims with Broker(s), who, in writing, agree to such arbitration prior to, or within a reasonable time after, the dispute or claim is presented to the Broker. The arbitrator shall be a retired judge or justice, or an attorney with at least 5 years of residential real estate Law experience, unless the parties mutually agree to a different arbitrator. The Parties shall have the right to discovery in accordance with Code of Civil Procedure §1283.05. In all other respects, the arbitration shall be conducted in accordance with Title 9 of Part 3 of the Code of Civil Procedure. Judgment upon the award of the arbitrator(s) may be entered into any court having jurisdiction. Enforcement of this agreement to arbitrate shall be governed by the Federal Arbitration Act. Exclusions from this arbitration agreement are specified in paragraph 22C.

"NOTICE: BY INITIALING IN THE SPACE BELOW YOU ARE AGREEING TO HAVE ANY DISPUTE ARISING OUT OF THE MATTERS INCLUDED IN THE 'ARBITRATION OF DISPUTES' PROVISION DECIDED BY NEUTRAL ARBITRATION AS PROVIDED BY CALIFORNIA LAW AND YOU ARE GIVING UP ANY RIGHTS YOU MIGHT POSSESS TO HAVE THE DISPUTE LITIGATED IN A COURT OR JURY TRIAL, BY INITIALING IN THE SPACE BELOW YOU ARE GIVING UP YOUR JUDICIAL RIGHTS TO DISCOVERY AND APPEAL, UNLESS THOSE RIGHTS ARE SPECIFICALLY INCLUDED IN THE 'ARBITRATION OF DISPUTES' PROVISION. IF YOU REFUSE TO SUBMIT TO ARBITRATION AFTER AGREEING TO THIS PROVISION, YOU MAY BE COMPELLED TO ARBITRATE UNDER THE AUTHORITY OF THE CALIFORNIA CODE OF CIVIL PROCEDURE. YOUR AGREEMENT TO THIS ARBITRATION PROVISION IS VOLUNTARY."

"WE HAVE READ AND UNDERSTAND THE FOREGOING AND AGREE TO SUBMIT DISPUTES ARISING OUT OF THE MATTERS INCLUDED IN THE 'ARBITRATION OF DISPUTES' PROSISION TO NEUTRAL

ARBITRATION." Buyer's Initials JAW / Seller's Initials  $\mathcal{BE}$ dr

C. ADDITIONAL MEDIATION AND ARBITRATION TERMS:

(1) EXCLUSIONS: The following matters are excluded from mediation and arbitration: (i) a judicial or non-judicial foreclosure or other action or proceeding to enforce a deed of trust, mortgage or installment land sale contract as defined in Civil Code §2985; (ii) an unlawful detainer action; and (iii) any matter that is within the juriediction of a protect, small claims or bankruptcy court.
Buyer's initials ( ) ( ) (

Seller's Initials RPA-CA REVISED 12/18 (PAGE 8 OF 10) CALIFORNIA RESIDENTIAL PURCHASE AGREEMENT (RPA-CA PAGE 8 OF 10)

Produced with approved by aplage: 18070 Filters Mile Road, Freser, Mich

DocuSign Env

| Sign Envelope ID: CC0D2269-71EE-4597-8980-2E1FFFD0226  | 38   |  |
|--|--|--|
| Property Address: 20055 Vis Monite, Yorbs Linda, CA  (2) PRESERVATION OF ACTIONS: The followin provisions: (i) the filling of a court action to recording of a notice of pending action, for c (lii) the filling of a mechanic's lien.  (3) BROKERS: Brokers shall not be obligated not be providers'), participating in mediation or arbitra 23. SELECTION OF SERVICE PROVIDERS: Brokers are all price and other terms of this transaction shall be provided to use the information on terms approved by the MLS.  25. ATTORNEY FEES: In any action, proceeding, or arbitra Seller shall be entitled to reasonable attorney fees and consent of Seller to a specified assignee. Such consent of Seller has the right to continue to offer the Acceptance. The Partles have read and acknowledge re this offer is accepted and Buyer subsequently defaults, and any supplement, addendum or modification, incluconstitute one and the same writing.  29. TIME OF ESSENCE; ENTIRE CONTRACT; CHANGES: Agreement. Its terms are intended by the Parties as a final, and may not be contradicted by evidence of any prior agree be ineffective or invalid, the remaining provisions will never be interpreted and disputes shall be resolved in accordance it may be extended, amended, modified, altered or change it may be extended, amended, modified, altered or change it may be extended, amended, modified, altered or change it may be extended, amended, modified, altered or change it may be extended, amended, modified, altered or change it may be extended, amended, modified, altered or change it may be extended, amended, modified, altered or change it may be extended, amended, modified, altered or change it may be extended and any other party or thet Party's authorized B. "Agreement" means the most | g shall not constitute a waiver nor preserve a statute of limitations; (ii) preserve a statute of limitations; (ii) order of attachment, receivership, injuried of attachment of between a party to the individual of the management of a Buyer, Seller or other person. Buyer at all the management of a Buyer, Seller or other person. Buyer at a buyer, Seller or other person. Buyer at a buyer and Seller arising of the offer and agree to seller arising of the offer and agree to seller arising of the essence. All understanding complete and exclusive expression of the seller arising of the seller of California, inged, except in writing Signed by Buyer ounter offer is accepted in writing by agent in accordance with the terms of arr offers and any incorporated addendation of the seller arising of the seller of the selle | the filing of a court action to enable the unction, or other provisional remedies; or unless they agree to do so in writing. Any his Agreement.  any vendors, service or product providers and Seller may select ANY Providers of their g sale and, upon Close Of Escrow, the sales reminated to persons and entities authorized out of this Agreement, the prevailing Buyer or refler, except as provided in paragraph 22A, out first having obtained the separate written of. Any total or partial assignment shall not ng by Seller. (C.A.R. Form AOAA), tocal anti-discrimination Laws, above terms and conditions. The liquidated if initialed by all Parties or if incorporated by there offer is required until agreement is the of Brokers' compensation. This Agreement or or more counterparts, all of which shall gs between the Parties are incorporated in this sir Agreement with respect to its subject matter, and if any provision of this Agreement is held to put as otherwise specified, this Agreement shall Neither this Agreement nor any provision in rand Seller.  a Party and is delivered to and personally this offer or a final counter offer.  by collectively forming the binding agreement components form agreed to by the parties. |
| date on which the specified event is scheduled to on i. "Deliver", "Delivered" or "Delivery", unless other Buyer or Seller or the individual Real Estate License regardless of the method used (i.e., messenger, mail J. "Electronic Copy" or "Electronic Signature" mai Buyer and Seller agree that electronic means will no without the knowledge and consent of the other Party   | wise specified in writing, means and a<br>e for that principal as specified in the se<br>, email, fax, other).<br>ans, as applicable, an electronic copy<br>to be used by either Party to modify or all<br>/.  | ection titled Real Estate Brokers on page 10,<br>or signature complying with California Law.<br>ter the content or integrity of this Agreement   |
| K. "Law" means any law, code, statute, ordinance, regisegislative, judicial or executive body or agency.  L. "Repairs" means any repairs (including pest control under this Agreement.  M. "Signed" means either a handwritten or electronic signed.  31. EXPIRATION OF OFFER: This offer shall be deemed repaired as a control of the Signed offer in promobile.  | ), alterations, replacements, modification<br>ignature on an original document, Copy<br>svoked and the deposit, if any, shall be   | ons or retrofitting of the Property provided for<br>or any counterpart.<br>returned to Buyer unlass the offer is Signed  |
| by Seller and a Copy of the Signed offer is personally who is authorized to receive it, by 5:00 PM on the third D on January 30, 2020 (date)).  One or more Buyers is signing this Agreement in a representative Capacity Signature Disaboure (C.A.R.,Form   | ay after this offer is signed by Buyer (or epresentative capacity and not for h  | by (X) 6 AM/ X PM.  im/herself as an individual. See attached  |
|  | ? Annette Wars   | ourton 5   |
|  |  |  |
|  | SA).<br>Seiler's Inhiz<br>URCHASE AGREEMENT (RPA-CA<br>Frieen Mide Road Fisser, Michegan 48028 <u>www.zigl</u> c   | PAGE 8 OF 10)  |
|  |  |  |

| 32. ACCEPTANO<br>Seller accep                                 | es: 20055 Via Monita, Yorba<br>CE OF OFFER: Seller warrer<br>als the above offer, and a<br>s receipt of a Copy of this Agre  | nts that Seller is the owner drees to sell the Property   | y on the above term:   | the authority to ex  | xecute this Agreement.<br>Seller has read and  |
|---|--|---|--|--|--|
|   | ed) SELLER'S ACCEPTANCE  |   |  |  | O or SMCO) DATED:  |
| 17777560180   | Sellers is signing this Agre<br>ve Capacity Signature Disclosu   | ement in a representative<br>ire (C.A.R. Form RCSD-S) fo  | capacity and not for he additional terms.  | ni ne se îlesteriumi   | dividual. See attached   |
| Daté  | SELLER LAND HALF   |   | millional Throntonico (China and China and Lagranian and L | The spirit of th | market that annual definition of the fighter for a summarised or the statement of the state |
| Date  | SELLER 179   | enettira dina dika diskumma kaya giran indusya girayi kanya di dina masara dina dina dina dina ayan ayan ayan a |  | announcement exists  | **************************************   |
| (Print name)  | - www. Stepha  | ın Z. Elieff  |  |  | and the submitted of the control of  |
| Additional Sign   | eture Addendum attached (C.  | A.R. Form ASA).   |  |  |  |
| ( / )   | (Do not initial if making a personally received by Buyer AW PM. A binding a Buyer or Buyer's authorize   | ror Buyer's authorized agent<br>Agreement is created who<br>red agent whether or not (                          | on (date)<br>on a Copy of Signed<br>confirmed in this doc  | Acceptance is pe   | at<br>preonally received by<br>n of this confirmation  |
|   | Is not legally required in<br>Confirmation of Acceptance   | order to create a binding<br>se has occurred.   | Agreement; it is sol   | ely intended to ex   | idence the date that   |
| REAL ESTATE   | ROKERS:  |   |  |  |  |
| B. Agency relat   | Brokers are not parties to the<br>lonships are confirmed as st   | ated in paragraph 2.  |  |  |  |
| C. If spedfied in   | paragraph 3A(2), Agent who s<br>NG (BUYER'S) BROKER CO   | ubmitted the offer for Buyer a  | cknowledges receipt of   | deposit.   | unde Dreker ovenou te  |
| accept, out of  | ' Seller's Broker's proceeds in (  | escrow, the emount specified  | in the MLS, provided B   | luver's Broker is a P  | articipant of the MLS in   |
| reciprocal ML   | perty is offered for sale or a n<br>S, in which the Property is of   | fered for sale, then compen   | sation must be specifie  | d in a separate writ   | ten apresment (C.A.R.  |
| Form CBC). I<br>exemption ex                                  | Declaration of License and Ta  | x (C,A.R. Form DLT) may b   | e used to document th  | at tax reporting will  | be required or that an   |
|   | isus.<br>ION OF OFFER: Pursuant to !   | Standard of Practice 1-7, if B  | uyer's Broker makes a v  | vritten request, Selle   | r's Broker shall confirm   |
| in writing that this  | offer has been presented to S  | eller,  |  |  |  |
| By E.Z. N. W.Z.   | FEM BHHS CH Properties   | Rich Warburton Di   | RE Lic. # 01985159   | DRE Lic. # <u>01</u><br>Date 01/   | 1986798<br>/28/2020 09:03 PM GMT   |
| Address 22604 S   | avi Ranch Parkway  | 0   | RE Lic. #  | Date   | 71-0000  |
| Telephone (714)4  | 106-4000 Fax   |   | E-mail richwarburton/  |  | Zip <u>92887</u>   |
| Seller's Brokerage  | Firm Berkshire Hathaway H  | <u>lome Services California Pr</u><br><u>Dan De Yo</u> Di   | operties   | DRE Lic. # <u>01</u>   |  |
| By  |  | Dan De 10 Di  | RE LIG. #  | Date '   | -28-2020   |
| Address<br>Telephone  | Fax  | City  | E-mail   | State  | Zip  |
|   | ER ACKNOWLEDGMENT:   |   |  |  | The second secon |
| Escrow Holder ack   | nowledges receipt of a Copy of the SCO No. 1   | his Agreement, (if checked, )   | a deposit in the amount of information and such as Escrew Holder sub   | of \$ 20,00  | OO ).  |
|   | ow instructions and the terms of   | Escrow Holder's general provis  | ions.  |  |  |
|   | dvised that the date of Confirma   |   |  |  | 3/2020   |
| By Holder   | CHICAGO TI   | RAQUI   | EL BACHMA  | 001249<br>Dale   | 38-022-PP<br>2/5/2020  |
| Address 'C' Phone/Fax/E-mail                                  | 290 MILLIKER   | O AVE. #102<br>0494   | 2 RAJUHO   | cuc AHONS  | A, 04 91730  |
| Escrow Holder has   | the following license number #   | 350   |  |  |  |
| Department of B   | usiness Oversight, Departme  | nt of Insurance, Department   | of Real Estate.  |  |  |
| PRESENTATION (  | OF OFFER: ( Q Proper or Designes II  |   | ed this offer to Seller on   | 1-31-  | <b>W 26</b> (date).  |
| REJECTION OF O  | FFER: ( ) ( ) ( ) ( ) (  | No counter offer is being made  | . This offer was rejected b  | y Seller on  | (date),  |
| form, or any portion if<br>THIS FORM HAS BE<br>OR ACCURACY OF | ile Association of REALTORS®, Inc. 1<br>Mered, by photocopy machina or any<br>EN APPROVED BY THE CALIFORI<br>ANY PROVISION IN ANY SPECIF<br>YOU DESIRE LEGAL OR TAX ADVI | other means, including facsimite or<br>NIA ASSOCIATION OF REALTOR<br>IC TRANSACTION, A REAL EST.                | computerized formats<br>ISO (C.A.R.), NO REPRESE!<br>ATE BROKER IS THE PER:  | NTATION IS MADE AS   | TO THE LEGAL VALIDITY  |
| REAL EST.   | and Distributed by:<br>ATE BUSINESS SERVICES, LLC.<br>y of the CALIFORNIA ASSOCIATION<br>Virgil Avenue, Los Angeles, California  | OF REALTORS®  | ige 10 is part of this Agreeme   | int <u>(TAW)</u><br>Buyera initiala  | To the second se |

CALIFORNIA RESIDENTIAL PURCHASE AGREEMENT (RPA-CA PAGE 10 OF 10)
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20055 Vin Memta



# **COURT CONFIRMATION ADDENDUM**

(C.A.R. Form GCA, 11/12)

|  | California Residential Purchase Ag  |   | ("Agreement"), dated   |   |
|--|---|---|--|---|
| property known as  |   | a. Yorba Line                                   | da , CA 92887  |   |
| between  | Jecquelin   | Jacqueline Warburton                            |  |   |
| and  | D   | ephan Eifeff                                    | ("Buyer"<br>("Seller").  |   |
| obtained by that date, Buyer r<br>guardianship, receivership, bar<br>Properly being sold to the high   | pon court confirmation on or before<br>may cancel the Agreement in writi-<br>nkruptcy, divorce or other proceed<br>lest bidder. Broker recommends the<br>continue to market the Property; a   | ng. Court coi<br>ings. The coi<br>at Buyer appi | nfirmation may be required in may ellow open, compared the court confirmation at the court confirmation. | ed in probate, conservatorshi<br>petitive bidding, resulting in ti<br>on hearing, Buver understan |
| No. of the last transfer of transfer of the last transfer of the last transfer of the last transfer of the last transfer of transfer of the last transfer of trans |   |   |  |   |
| By signing below Buyer and Se<br>Court Confirmation Addendum.  | iller acknowledge that each has rea   | d, understand                                   |  | and agrees to the terms of the  |
| Court Confirmation Addendum.   | iller acknowledge that each has rea   | d, understand<br>Date                           | is, has received a copy of   | and agrees to the terms of the  |
| Jale   | and and order of the subsequent and an analysis of the subsequent | _   |  | and agrees to the terms of the  |
| Court Confirmation Addendum  | DEALYTON<br>DE LIST DE LIST   | Date _  | 2/2/2020   | and agrees to the terms of the  |
| Date  Jacqueline Warburto  | DEALYTON<br>DE LIST DE LIST   | Date _  | 2/2/2020  Enuc thuff  Brice Ener   | and agrees to the terms of the  |
| Date Jacqueline Warburto   | 22037000<br>DA PHI GWT  | Date _<br>Seller                                | 2/2/2020  Enuc thuff  Brice Ener   |   |
| Date Jacqueline Warburto   | 22037000<br>DA PHI GWT  | Date _<br>Seller                                | 2/2/2020  Enuc thuff  Brice Ener   |   |
| Date Jacqueline Warburto   | 22037000<br>DA PHI GWT  | Date _<br>Seller                                | 2/2/2020  Enuc thuff  Brice Ener   |   |

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CCA 11/12 (PAGE 1 OF 1)



COURT CONFIRMATION ADDENDUM (CCA PAGE 1 OF 1)

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## **Chicago Title Company**

**Rancho Hills Escrow Division** 

9090 Milliken Ave. #100, Rancho Cucamonga, CA 91730 Phone: (909) 941-6494 • Fax: (909) 466-5076

#### CAR RPA ACCEPTANCE INSTRUCTIONS

Raquel Bachman

Chicago Title Company
9090 Milliken Ave. #100
Rancho Cucamonga, CA 91730

Date: February 6, 2020
00124938 - 022 - RB
20055 Via Monita
Yorba Linda, CA 92887

Phone: (909) 941-6494 Fax: (909) 466-5076

Buyer(s) have deposited with escrow, receipt of which is hereby acknowledged, an \$ 20,000.00

initial deposit in the amount of

Prior to close of escrow, Buyer will hand you the balance of the purchase price \$ 980,000.00

(plus closing costs, as applicable) in the amount of

TOTAL CONSIDERATION \$ 1,000,000.00

The instructions in this escrow are hereby modified, amended and/or supplemented in the following particulars only:

**ACKNOWLEDGEMENT:** All parties (Sellers and Buyers) have acknowledged receipt of Escrow Holder's executed Acceptance and that all agreements, counter offers and any addendums have been deposited with Escrow Holder and that there are no other outstanding agreements, counter offers and/or addendums which effect the closing of this transaction. Chicago Title Company is relieved of any and all responsibility/liability and will be held harmless as it relates to said documents not deposited to escrow.

**APPROVAL OF LEGAL DESCRIPTION OF SUBJECT PROPERTY:** Seller(s) signature(s) on the conveying Grant Deed, and Buyer(s) approval of the Preliminary Report, shall be deemed as each party's approval of the legal description contained therein as the exact description for the subject property of this escrow and Escrow Holder may rely upon such approval in processing this transaction.

#### SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

#### SELLER/TRANSFEROR STATES THAT PROPERTY ADDRESS(ES) IS/ARE:

20055 Via Monita, Yorba Linda, CA 92887

**POLICY OF TITLE INSURANCE:** Policy(ies) of Title Insurance for a Single Family Residential will be issued by Fidelity National Title Insurance Company at the close of escrow in accordance with the contract terms.

**PURCHASE PRICE:** The purchase price for the subject property is ONE MILLION DOLLARS AND NO/100'S Dollars (\$1,000,000.00).

#### **ESCROW HOLDER IS INSTRUCTED TO SHOW TITLE VESTED AT CLOSE AS:**

Jacqueline Annette Warburton (complete vesting to follow)

**CLOSE OF ESCROW:** Close of escrow is subject to court approval of the sale. Court approval to be obtained no later than May 4, 2020.

ACCEPTANCE DATE: Parties agree that the acceptance date is deemed to be February 3, 2020.

**CONTINGENCY DATE:** Seller and Buyer agree that the Inspection Contingency removal date is February 13, 2020.

- **A. CONTINGENCY:** Consummation of this escrow is contingent upon the Seller obtaining Court Approval of Sale. Seller shall cause to be deposited into escrow a certified copy of the Court Approval of Sale for recording at Seller's expense. If required by Fidelity National Title, an Order Avoiding Liens will also be obtained.
- **B. BUYER'S CHARGES**: Escrow Holder is instructed to debit the Buyer's account and pay Buyer's usual costs and charges, including, but not limited to: Buyer's portion of the escrow fees, document preparation, notary/signing fees, recording fees, Lender's Policy of Title Insurance premium, if any, and new loan charges as instructed by Lender, if any.
- **C. SELLER'S CHARGES**: Escrow Holder is instructed to debit the Seller's account and pay the Seller's usual costs and charges, including, but not limited to: Seller's portion of the escrow fees, Owner's Policy of Title Insurance premium, document preparation, notary/signing fees, documentary transfer tax and recording fee for reconveyance (if any).
- **D. PRELIM APPROVAL**: This escrow and buyer's and seller's obligations herein are contingent upon the buyer's approval of the items in the preliminary report to which buyer's title will be subject. If written disapproval of any matter is not delivered to Escrow Holder within the ten (10) day inspection contingency period, then all such matters shall be deemed approved and this contingency satisfied
- **E. INSURANCE WAIVER**: Buyer shall obtain fire insurance coverage outside of escrow, if so desired. Escrow Holder is relieved of any and all liability with regards to the ordering or payment of said insurance.
- **F. HOMEOWNERS ASSOCIATION**: Buyer is aware there is a "Homeowners Association" established on the subject property and the payment of dues may be a condition of ownership. Escrow holder is instructed to obtain a statement of condition from the Homeowner's Association, pay from Seller's proceeds any back dues which may be owing, and charge the account of the Seller with the cost of the Homeowners Association transfer fee, if any. Escrow holder is further instructed to obtain copies of CC&Rs, Articles of Incorporation, By-Laws, Budget, Rules and Regulations, Current Financial Statement and any other documents as required by law and is to furnish same to Buyer for Buyer's review prior to the close of escrow. Escrow holder is to charge Seller's account with the cost of said documents, if applicable.

Seller agrees to transfer to Buyer, direct and outside of escrow, any appurtenant HOA items such as gate keys, card keys and passes, which Seller may have access to. Seller and Buyer hold Escrow Holder harmless and without liability whatsoever regarding the transfer of said items or payment or deposit to the association which may be due for same.

- **G. TERMITE REPORT NOT REQUIRED:** Buyer is accepting the property herein referred to without the requirement of a structural pest control inspection or report. The buyer further agrees to hold Escrow Holder, Seller and Brokers/Agent harmless from any and all liability in connection with same.
- **H. HOME WARRANTY**: Seller will provide for benefit of the Buyer a Home Protection Policy, issued by Fidelity National Home Warranty, to include air conditioner coverage. Escrow holder is authorized and instructed to pay the invoice for same, not to exceed \$600.00, from Seller's proceeds at the close of escrow. Any overage in the premium is to be paid from the Buyer's funds at the close of escrow.
- I. NATURAL HAZARD DISCLOSURE REPORT: Buyer to be provided with a Natural Hazard Disclosure Report issued on subject property prior to the close of escrow. It is acknowledged that the representations made in said Disclosure Report are based upon information provided by an independent third party, pursuant to California Civil Code Section 1102.4. It is further acknowledged that Escrow Holder HAS NOT and WILL NOT verify the information contained in said report and all parties to this escrow hereby hold Escrow Holder harmless from any losses which may be sustained as a result of any errors or inaccuracies in the information contained in the Natural Hazard Disclosure Report. Per the instruction of the Listing Agent, Escrow Holder is authorized and instructed to order said report and to pay for same from Seller's proceeds at the close of escrow.
- J. REPORTS/INSPECTIONS: Please be aware that Chicago Title, Rancho Hills Escrow Division does not order the structural pest control report, home warranty policy, septic/well inspections and/or reports. Escrow Holder is relieved of all responsibility for ordering any City, County or State inspections and/or reports which may be required, including the 9A. If specifically instructed, Escrow Holder will pay fees for same if billings are submitted CAR Acceptance Instructions

  CAR Acceptance Instructions

  CAG Acceptance Instructions

  Page 2

  Escrow No.: 00124938-022-RB

prior to the close of escrow (with the approval of the seller/buyer). Approvals of such reports and/or inspections shall be handled outside of escrow. The responsible party, or his/her/their agent, shall procure and pay for said reports outside of escrow directly from the City Officials and herein releases Escrow Holder of any and all liability in connection with same.

**K. PRORATIONS**: Prorate as of Close of Escrow on the basis of a three hundred sixty (360) day year: X Property Taxes and X Homeowners Association Dues.

#### **GENERAL INSTRUCTIONS**

- 1. Seller is aware that interest on the existing loan(s) does not stop accruing at close of escrow, but continues until the actual day of receipt of the payoff by Lender.
  - Seller is aware that interest will accrue through weekends or holidays.
  - Seller is aware he/she/they are responsible for payment of all of such interest and will indemnify and hold Escrow Holder harmless in connection with the payment of such interest.
- 2. The undersigned Buyer hands you herewith Preliminary Change of Ownership Report as provided for in Section 480.34 of the Revenue and Taxation Code, State of California which you are to cause to be filed concurrently with the Deed in our favor. If form is rejected by the County, a surcharge may be imposed by said County and is to be paid by buyer herein.
- 3. Checks to be issued at Close of Escrow: I/We the undersigned Buyer/Borrower/Seller hereby acknowledge that we are aware the Chicago Title Company will issue a check payable to the undersigned in payment of Seller's proceeds/Borrower's proceeds or Buyer's excess deposit refund. I/We further acknowledge and agree that said check will be presented to the bank for deposit as soon as possible after receipt, and collection and payment of the funds will only be done through the regular banking channels.
  - In addition, in the event there are liens to be paid on the undersigned's behalf, we hereby also acknowledge that I/we will not use the pay-by-phone electronic system to pay/collect the funds as Chicago Title Company will not honor such payments. The parties herein agree to be responsible for any stop payment and reissue charges and/or losses that may be incurred in connection with any and all electronic debits to Chicago Title Company's Trust Accounts.
- 4. Facsimile Signature: Escrow Holder is hereby authorized and instructed that, in the event any party utilizes "facsimile" transmitted signed documents or instructions to Escrow Holder, you are to rely on the same for all escrow instruction purposes and the closing of escrow as if they bore original signatures.
- 5. Buyer acknowledges deposit of balance of funds to close escrow to be in the form of wire transfer, certified check, cashier's check or teller's check payable to Chicago Title Company pursuant to the "Deposit of Funds", Paragraph 1 contained in the General Provisions attached hereto and made a part hereof.
- 6. The undersigned hereby authorize and instruct Escrow Holder to charge each party to the escrow for their respective overnight delivery and/or special mail handling/courier fees. Unless specified in writing by the undersigned, Escrow Holder is authorized to select special mail/delivery or courier service to be used.

#### **GENERAL PROVISIONS**

#### **DEPOSIT OF FUNDS**

The law dealing with the disbursement of funds requires that all funds be available for withdrawal as a matter of right by the title entity's escrow and/or sub escrow account prior to disbursement of any funds. Only wire-transferred funds can be given immediate availability upon deposit. Cashier's checks, teller's checks and Certified checks may be available one business day after deposit. All other funds such as personal, corporate or partnership checks and drafts are subject to mandatory holding periods which may cause material delays in disbursement of funds in this escrow. In order to avoid delays, all fundings should be wire transferred. Outgoing wire transfers will not be authorized until confirmation of the respective incoming wire transfer or of availability of deposited checks.

Deposit of funds into general escrow trust account unless instructed otherwise. You may instruct Escrow Holder to deposit your funds into an interest bearing account by signing and returning the "Escrow Instructions - Interest Bearing Account", which has been provided to you. If you do not so instruct us, then all funds received in this escrow shall be deposited with other escrow funds in one or more general escrow trust accounts, which include both non-interest bearing demand accounts and other depository accounts of Escrow Holder, in any state or national bank or savings and loan association insured by the Federal Deposit Insurance Corporation (the "depository institutions") and may be transferred to any other such escrow trust accounts of Escrow Holder or one of its affiliates, either within or outside the State of California. A general escrow trust account is restricted and protected against claims by third parties and creditors of Escrow Holder and its affiliates.

Receipt of benefits by Escrow Holder and affiliates. The parties to this escrow acknowledge that the maintenance of such general escrow trust accounts with some depository institutions may result in Escrow Holder or its affiliates being provided with an array of bank services, accommodations or other benefits by the depository institution. Some or all of these benefits may be considered interest due you under California Insurance Code Section 12413.5. Escrow Holder or its affiliates also may elect to enter into other business transactions with or obtain loans for investment or other purposes from the depository institution. All such services, accommodations, and other benefits shall accrue to Escrow Holder or its affiliates and Escrow Holder shall have no obligation to account to the parties to this escrow for the value of such services, accommodations, interest or other benefits.

Said funds will not earn interest unless the instructions otherwise specifically state that funds shall be deposited in an interest-bearing account. All disbursements shall be made by check of Chicago Title Company. The principals to this escrow are hereby notified that the funds deposited herein are insured only to the limit provided by the Federal Deposit Insurance Corporation. Any instruction for bank wire will provide reasonable time or notice for Escrow Holder's compliance with such instruction. Escrow Holder's sole duty and responsibility shall be to place said wire transfer instructions with its wiring bank upon confirmation of (1) satisfaction of conditions precedent or (2) document recordation at close of escrow. Escrow Holder will NOT be held responsible for lost interest due to wire delays caused by any bank or the Federal Reserve System, and recommends that all parties make themselves aware of banking regulations with regard to placement of wires.

In the event there is insufficient time to place a wire upon any such confirmation or the wires have closed for the day, the parties agree to provide written instructions for an alternative method of disbursement. WITHOUT AN ALTERNATIVE DISBURSEMENT INSTRUCTION, FUNDS WILL BE HELD IN TRUST IN A NON-INTEREST BEARING ACCOUNT UNTIL THE NEXT OPPORTUNITY FOR WIRE PLACEMENT.

#### **PRORATIONS AND ADJUSTMENTS**

All prorations and/or adjustments called for in this escrow are to be made on the basis of a thirty (30) day month unless otherwise instructed in writing. You are to use information contained on last available tax statement, rental statement as provided by the Seller, beneficiary's statement and fire insurance policy delivered into escrow for the prorations provided for herein.

#### SUPPLEMENTAL TAXES

The within described property may be subject to supplemental real property taxes due to the change of ownership taking place through this or a previous escrow transaction. Any supplemental real property taxes arising as a result of the transfer of the property to Buyer shall be the sole responsibility of Buyer and any supplemental real property taxes arising prior to the closing date shall be the sole responsibility of the Seller. TAX BILLS OR REFUNDS ISSUED AFTER CLOSE OF ESCROW SHALL BE HANDLED DIRECTLY BETWEEN BUYER AND SELLER.

#### **UTILITIES/POSSESSION**

Transfer of utilities and possession of the premises are to be settled by the parties directly and outside escrow.

#### PREPARATION AND RECORDATION OF INSTRUMENTS

Escrow Holder is authorized to prepare, obtain, record and deliver the necessary instruments to carry out the terms and conditions of this escrow and to order the policy of title insurance to be issued at close of escrow as called for in these instructions. Close of escrow shall mean the date instruments are recorded.

#### **AUTHORIZATION TO FURNISH COPIES**

You are authorized to furnish copies of these instructions, supplements, amendments, notices of cancellation and closing statements, to the Real Estate Broker(s) and Lender(s) named in this escrow.

#### **RIGHT OF CANCELLATION**

Any principal instructing you to cancel this escrow shall file notice of cancellation in your office in writing. You shall, within two (2) working days thereafter, deliver, one copy of such notice to each of the other principals at the addresses stated in this escrow. UNLESS

General Provisions Printed: 1/1/0001 12:00 AM by RB EI000076 (DSI Rev. 05/19/17) Escrow No.: 00124938-022-RB Page 4

WRITTEN OBJECTION TO CANCELLATION IS FILED IN YOUR OFFICE BY A PRINCIPAL WITHIN TEN (10) DAYS AFTER DATE OF SUCH DELIVERY, YOU ARE AUTHORIZED TO COMPLY WITH SUCH NOTICE AND DEMAND PAYMENT OF YOUR CANCELLATION CHARGES. If written objection is filed, you are authorized to hold all money and instruments in this escrow and take no further action until otherwise directed, either by the principals' mutual written instructions, or by final order of a court of competent jurisdiction.

#### 8. PERSONAL PROPERTY

No examination or insurance as to the amount or payment of personal property taxes is required unless specifically requested.

By signing these General Provisions, the parties to the escrow hereby acknowledge that they are indemnifying the Escrow Holder against any and all matters relating to any "Bulk Sales" requirements, and instruct Escrow Agent to proceed with the closing of escrow without any consideration of matter of any nature whatsoever regarding "Bulk Sales" being handled through escrow.

#### 9. RIGHT OF RESIGNATION

Escrow Holder has the right to resign upon written notice delivered to the principals herein. If such right is exercised, all funds and documents shall be returned to the party who deposited them and Escrow Holder shall have no liability hereunder.

#### 10. AUTHORIZATION TO EXECUTE ASSIGNMENT OF HAZARD INSURANCE POLICIES

Either Buyer, Seller and/or Lender may hand you the insurance agent's name and insurance policy information, and you are to execute, on behalf of the principals hereto, form assignments of interest in any insurance policy (other than title insurance) called for in this escrow, forward assignment and policy to the insurance agent, requesting that the insurer consent to such transfer and/or attach a loss payable clause and/or such other endorsements as may be required, and forward such policy(s) to the principals entitled thereto. It is not your responsibility to verify the information handed you or the assignability of said insurance. Your sole duty is to forward said request to insurance agent at close of escrow.

Further, there shall be no responsibility upon the part of Escrow Holder to renew hazard insurance policy(s) upon expiration or otherwise keep it in force either during or subsequent to the close of escrow. Cancellation of any existing hazard insurance policies is to be handled directly by the principals, and outside of escrow.

#### 11. ACTION IN INTERPLEADER

The principals hereto expressly agree that you, as Escrow Holder, have the absolute right at your election to file an action in interpleader requiring the principals to answer and litigate their several claims and rights among themselves and you are authorized to deposit with the clerk of the court all documents and funds held in this escrow. In the event such action is filed, the principals jointly and severally agree to pay your cancellation charges and costs, expenses and reasonable attorney's fees which you are required to expend or incur in such interpleader action, the amount thereof to be fixed and judgment therefore to be rendered by the court. Upon the filing of such action, you shall thereupon be fully released and discharged from all obligations imposed by the terms of this escrow or otherwise.

#### 12. TERMINATION OF AGENCY OBLIGATION

If there is no action taken on this escrow within six (6) months after the "time limit date" as set forth in the escrow instructions or written extension thereof, your agency obligation shall terminate at your option and all documents, monies or other items held by you shall be returned to the parties depositing same. In the event of cancellation of this escrow, whether it be at the request of any of the principals or otherwise, the fees and charges due **Chicago Title Company**, including expenditures incurred and/or authorized shall be borne equally by the parties hereto (unless otherwise agreed to specifically).

#### 13. CONFLICTING INSTRUCTIONS

Upon receipt of any conflicting instructions, you are to take no action in connection with this escrow until non-conflicting instructions are received from all of the principals to this escrow (subject to sections 7, 9, 11 and 12 above).

#### 14. DELIVERY/RECEIPT

Delivery to principals as used in these instructions unless otherwise stated herein is to be by hand in person to the principal, regular mail, email or fax to any of the contact information provided in these instructions. If delivered by regular mail receipt is determined to be 72 hours after such mailing. All documents, balances and statements due to the undersigned may be delivered to the contact information shown herein. All notices, change of instructions, communications and documents are to be delivered in writing to the office of **Chicago Title Company** as set forth herein.

#### 15. STATE/FEDERAL CODE NOTIFICATIONS

According to Federal Law, the Seller, when applicable, will be required to complete a sales activity report that will be utilized to generate a 1099 statement to the Internal Revenue Service.

Pursuant to State Law, prior to the close of escrow, Buyer will provide Escrow Holder with a Preliminary Change of Ownership Report. In the event said report is not handed to Escrow Holder for submission to the County in which subject property is located, upon recording of the Grant Deed, Buyers acknowledge that the applicable fee will be assessed by said County and Escrow Holder shall debit the account of Buyer for same at close of escrow.

#### 16. NON-RESIDENT ALIEN

The Foreign Investment in Real Property Tax Act (FIRPTA), Title 26 U.S.C., Section 1445, and the regulations there under, provide in part, that a transferee (buyer) of a U.S. real property interest from a foreign person must withhold a statutory percentage of the amount realized on the disposition, report the transaction and remit the withholding to the Internal Revenue Service (IRS) within twenty (20) days after the transfer. **Chicago Title Company** will not determine nor aid in the determination of whether the FIRPTA withholding General Provisions

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provisions are applicable to the subject transaction, nor act as a Qualified Substitute under state or federal law, nor furnish tax advice to any party to the transaction. Chicago Title Company will not determine nor aid in the determination of whether the transaction will qualify for an exception or an exemption and is not responsible for the filing of any tax forms with the IRS as they relate to FIRPTA, nor responsible for collecting and holding of any documentation from the buyer or seller on the buyer's behalf for the purpose of supporting a claim of an exception or exemption. Chicago Title Company is not an agent for the buyer for the purposes of receiving and analyzing any evidence or documentation that the seller in the subject transaction is a U.S. citizen or resident alien. Chicago Title Company is not responsible for the payment of this tax and/or penalty and/or interest incurred in connection therewith and such taxes are not a matter covered by the Owner's Policy of Title Insurance to be issued to the buyer. Chicago Title Company is not responsible for the completion of any IRS documents or related forms related to the referenced statute. The buyer is advised: they must independently make a determination of whether the contemplated transaction is subject to the withholding requirement; bear full responsibility for compliance with the withholding requirement if applicable and/or for payment of any tax, interest, penalties and/or other expenses that may be due on the subject transaction; and they are responsible for the completion of any and all forms, including but not limited to applicable IRS documentation, and the mailing of those forms. The Buyer is advised any forms, documents, or information received from Chicago Title Company is not tax or legal advice and should not be construed as such nor treated as a complete representation of FIRPTA requirements. Buyer should seek outside counsel from a qualified individual to determine any and all implications of the referenced statute.

#### **ENCUMBRANCES** 17.

Escrow Holder is to act upon any statements furnished by a lienholder or his agent without liability or responsibility for the accuracy of such statements. Any adjustments necessary because of a discrepancy between the information furnished Escrow Holder and any amount later determined to be correct shall be settled between the parties direct and outside of escrow.

You are authorized, without the need for further approval, to debit my account for any fees and charges that I have agreed to pay in connection with this escrow, and for any amounts that I am obligated to pay to the holder of any lien or encumbrance to establish the title as insured by the policy of title insurance called for in these instructions. If for any reason my account is not debited for such amounts at the time of closing, I agree to pay them immediately upon demand, or to reimburse any other person or entity who has paid them.

#### 18. **ENVIRONMENTAL ISSUES**

Chicago Title Company has made no investigation concerning said property as to environmental/toxic waste issues. Any due diligence required or needed to determine environmental impact as to forms of toxification, if applicable, will be done directly and by principals outside of escrow. Chicago Title Company is released of any responsibility and/or liability in connection therewith.

#### **USURY** 19.

Escrow Holder is not to be concerned with any questions of usury in any loan or encumbrance involved in the processing of this escrow and is hereby released of any responsibility or liability therefore.

#### 20. **DISCLOSURE**

Escrow Holder's knowledge of matters affecting the property, provided such facts do not prevent compliance with these instructions, does not create any liability or duty in addition to these instructions.

#### **FACSIMILE/ELECTRONIC SIGNATURE** 21.

Escrow Holder is hereby authorized and instructed that, in the event any party utilizes electronic or "facsimile" transmitted signed documents or instructions to Escrow Holder, you are to rely on the same for all escrow instruction purposes and the closing of escrow as if they bore original signatures. "Electronic Signature" means, as applicable, an electronic copy or signature complying with California Law.

#### **CLARIFICATION OF DUTIES**

Chicago Title Company serves ONLY as an Escrow Holder in connection with these instructions and cannot give legal advice to any party hereto.

Escrow Holder is not to be held accountable or liable for the sufficiency or correctness as to form, manner of execution, or validity of any instrument deposited in this escrow, nor as to the identity, authority or rights of any person executing the same. Escrow Holder's duties hereunder shall be limited to the proper handling of such money and the proper safekeeping of such instruments, or other documents received by Escrow Holder, and for the disposition of same in accordance with the written instructions accepted by Escrow

The agency and duties of Escrow Holder commence only upon receipt of copies of these Escrow Instructions executed by all parties.

#### **FUNDS HELD IN ESCROW** 23.

When the company has funds remaining in escrow over 90 days after close of escrow or estimated close of escrow, the Company shall impose a monthly holding fee of \$25.00 that is to be charged against the funds held by the Company.

THIS AGREEMENT IN ALL PARTS APPLIES TO, INURES TO THE BENEFIT OF, AND BINDS ALL PARTIES HERETO, THEIR HEIRS, LEGATEES, DEVISEES, ADMINISTRATORS, EXECUTORS, SUCCESSORS AND ASSIGNS, AND WHENEVER THE CONTEXT SO REQUIRES THE MASCULINE GENDER INCLUDES THE FEMININE AND NEUTER, AND THE SINGULAR NUMBER INCLUDES THE PLURAL. THESE INSTRUCTIONS AND ANY OTHER AMENDMENTS MAY BE EXECUTED IN ANY NUMBER OF COUNTERPARTS, EACH OF WHICH SHALL BE CONSIDERED AS AN ORIGINAL AND BE EFFECTIVE AS SUCH.

MY SIGNATURE HERETO CONSTITUTES INSTRUCTION TO ESCROW HOLDER OF ALL TERMS AND CONDITIONS CONTAINED IN THIS AND ALL PRECEDING PAGES AND FURTHER SIGNIFIES THAT I HAVE READ AND UNDERSTAND THESE GENERAL PROVISIONS.

Chicago Title Company conducts escrow business under a Certificate of Authority No. 350 issued by the California Department of Insurance.

| BUYER:                         |          |                   |          |
|--------------------------------|----------|-------------------|----------|
| Incompling Associate Manhanten | Date     |                   |          |
| Jacqueline Annette Warburton   | Date     |                   |          |
| Current Mailing Address:       |          |                   |          |
| Forwarding Mailing Address:    |          |                   |          |
|                                |          |                   |          |
| Cell Phone Number:             |          | E-mail Address:   |          |
| SELLERS:                       |          |                   |          |
| Bruce Elieff                   | <br>Date | Stephan Z. Elieff | <br>Date |
| Current Mailing Address:       |          |                   |          |
| Forwarding Mailing Address:    |          |                   |          |
|                                |          |                   |          |
| Cell Phone Number:             |          | E-mail Address:   |          |

Escrow No.: 00124938-022-RB

# EXHIBIT A LEGAL DESCRIPTION

THE LAND REFERRED TO HEREIN BELOW IS SITUATED YORBA LINDA IN THE COUNTY OF ORANGE, STATE OF CALIFORNIA, AND IS DESCRIBED AS FOLLOWS:

LOT 67 OF TRACT NO. 13020, IN THE CITY OF YORBA LINDA, COUNTY OF ORANGE, STATE OF CALIFORNIA, AS SHOWN ON A MAP THEREOF, RECORDED IN BOOK 623, PAGES 31 TO 34, INCLUSIVE OF MISCELLANEOUS MAPS, RECORDS OF SAID COUNTY.

EXCEPTING THEREFROM ALL OIL, PETROLEUM, ASPHALTUM, GAS AND OTHER HYDROCARBON SUBSTANCES IN OR UNDER SAID LAND WITHOUT ANY RIGHT OF ENTRY ONTO THE SURFACE THEREOF OR THE UPPER 500 FEET MEASURED AT RIGHT ANGLES TO THE SURFACE OF SAID LAND; EXCEPT FOR NEW "DRILL SITE B" DESCRIBED AND DEPICTED ON FIRST MODIFICATION TO AMENDMENT TO OPTION AGREEMENT FOR PURCHASE AND SALE OF KRAEMER UPPER RANCH, RECORDED MARCH 10, 1978 AS INSTRUMENT NO. 13817, IN BOOK 12593, PAGES 736 THRU 741, OF OFFICIAL RECORDS OF ORANGE COUNTY, CALIFORNIA, AS RESERVED IN DEEDS RECORDED OCTOBER 5, 1979, IN BOOK 13342, PAGE 1451, AND BOOK 13342, PAGE 1457, OFFICIAL RECORDS.

APN: 349-701-44

# FIDELITY NATIONAL FINANCIAL, INC. PRIVACY NOTICE

Fidelity National Financial, Inc. and its majority-owned subsidiary companies (collectively, "FNF," "our," or "we") respect and are committed to protecting your privacy. This Privacy Notice explains how we collect, use, and protect personal information, when and to whom we disclose such information, and the choices you have about the use and disclosure of that information.

A limited number of FNF subsidiaries have their own privacy notices. If a subsidiary has its own privacy notice, the privacy notice will be available on the subsidiary's website and this Privacy Notice does not apply.

#### **Collection of Personal Information**

FNF may collect the following categories of Personal Information:

- contact information (e.g., name, address, phone number, email address);
- demographic information (e.g., date of birth, gender, marital status);
- identity information (e.g. Social Security Number, driver's license, passport, or other government ID number);
- financial account information (e.g. loan or bank account information); and
- other personal information necessary to provide products or services to you.

We may collect Personal Information about you from:

- information we receive from you or your agent;
- information about your transactions with FNF, our affiliates, or others; and
- information we receive from consumer reporting agencies and/or governmental entities, either directly from these entities or through others.

#### **Collection of Browsing Information**

FNF automatically collects the following types of Browsing Information when you access an FNF website, online service, or application (each an "FNF Website") from your Internet browser, computer, and/or device:

- Internet Protocol (IP) address and operating system;
- browser version, language, and type;
- · domain name system requests; and
- browsing history on the FNF Website, such as date and time of your visit to the FNF Website and visits to the pages within the FNF Website.

Like most websites, our servers automatically log each visitor to the FNF Website and may collect the Browsing Information described above. We use Browsing Information for system administration, troubleshooting, fraud investigation, and to improve our websites. Browsing Information generally does not reveal anything personal about you, though if you have created a user account for an FNF Website and are logged into that account, the FNF Website may be able to link certain browsing activity to your user account.

#### **Other Online Specifics**

Cookies. When you visit an FNF Website, a "cookie" may be sent to your computer. A cookie is a small piece of data that is sent to your Internet browser from a web server and stored on your computer's hard drive. Information gathered using cookies helps us improve your user experience. For example, a cookie can help the website load properly or can customize the display page based on your browser type and user preferences. You can choose whether or not to accept cookies by changing your Internet browser settings. Be aware that doing so may impair or limit some functionality of the FNF Website.

<u>Web Beacons</u>. We use web beacons to determine when and how many times a page has been viewed. This information is used to improve our websites.

<u>Do Not Track</u>. Currently our FNF Websites do not respond to "Do Not Track" features enabled through your browser.

<u>Links to Other Sites</u>. FNF Websites may contain links to unaffiliated third-party websites. FNF is not responsible for the privacy practices or content of those websites. We recommend that you read the privacy policy of every website you visit.

#### **Use of Personal Information**

FNF uses Personal Information for three main purposes:

- To provide products and services to you or in connection with a transaction involving you.
- To improve our products and services.
- To communicate with you about our, our affiliates', and others' products and services, jointly or independently.

#### When Information Is Disclosed

We may disclose your Personal Information and Browsing Information in the following circumstances:

- to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure;
- to nonaffiliated service providers who provide or perform services or functions on our behalf and who agree to use the information only to provide such services or functions;
- to nonaffiliated third party service providers with whom we perform joint marketing, pursuant to an agreement with them to jointly market financial products or services to you;
- to law enforcement or authorities in connection with an investigation, or in response to a subpoena or court order; or

FNF Privacy Statement (Eff. January 1, 2020) MISC0218 (DSI Rev. 01/02/2020) Copyright © 2020. Fidelity National Financial, Inc. All Rights Reserved. Escrow No.: 00124938-022-RB • in the good-faith belief that such disclosure is necessary to comply with legal process or applicable laws, or to protect the rights, property, or safety of FNF, its customers, or the public.

The law does not require your prior authorization and does not allow you to restrict the disclosures described above. Additionally, we may disclose your information to third parties for whom you have given us authorization or consent to make such disclosure. We do not otherwise share your Personal Information or Browsing Information with nonaffiliated third parties, except as required or permitted by law. We do share Personal Information among affiliates (other companies owned by FNF) to directly market to you. Please see "Choices with Your Information" to learn how to restrict that sharing.

We reserve the right to transfer your Personal Information, Browsing Information, and any other information, in connection with the sale or other disposition of all or part of the FNF business and/or assets, or in the event of bankruptcy, reorganization, insolvency, receivership, or an assignment for the benefit of creditors. By submitting Personal Information and/or Browsing Information to FNF, you expressly agree and consent to the use and/or transfer of the foregoing information in connection with any of the above described proceedings.

#### **Security of Your Information**

We maintain physical, electronic, and procedural safeguards to protect your Personal Information.

#### **Choices With Your Information**

If you do not want FNF to share your information among our affiliates to directly market to you, you may send an "opt out" request by email, phone, or physical mail as directed at the end of this Privacy Notice. We do not share your Personal Information with nonaffiliates for their use to direct market to you.

Whether you submit Personal Information or Browsing Information to FNF is entirely up to you. If you decide not to submit Personal Information or Browsing Information, FNF may not be able to provide certain services or products to you.

<u>For California Residents</u>: We will not share your Personal Information or Browsing Information with nonaffiliated third parties, except as permitted by California law. For additional information about your California privacy rights, please visit the "California Privacy" link on our website (<a href="https://fnf.com/pages/californiaprivacy.aspx">https://fnf.com/pages/californiaprivacy.aspx</a>) or call (888) 413-1748.

<u>For Nevada Residents</u>: You may be placed on our internal Do Not Call List by calling (888) 934-3354 or by contacting us via the information set forth at the end of this Privacy Notice. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: (702) 486-3132; email: BCPINFO@ag.state.nv.us.

<u>For Oregon Residents</u>: We will not share your Personal Information or Browsing Information with nonaffiliated third parties for marketing purposes, except after you have been informed by us of such sharing and had an opportunity to indicate that you do not want a disclosure made for marketing purposes.

<u>For Vermont Residents</u>: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

#### Information From Children

The FNF Websites are not intended or designed to attract persons under the age of eighteen (18). We do <u>not</u> collect Personal Information from any person that we know to be under the age of thirteen (13) without permission from a parent or guardian.

#### International Users

FNF's headquarters is located within the United States. If you reside outside the United States and choose to provide Personal Information or Browsing Information to us, please note that we may transfer that information outside of your country of residence. By providing FNF with your Personal Information and/or Browsing Information, you consent to our collection, transfer, and use of such information in accordance with this Privacy Notice.

#### **FNF Website Services for Mortgage Loans**

Certain FNF companies provide services to mortgage loan servicers, including hosting websites that collect customer information on behalf of mortgage loan servicers (the "Service Websites"). The Service Websites may contain links to both this Privacy Notice and the mortgage loan servicer or lender's privacy notice. The sections of this Privacy Notice titled When Information is Disclosed, Choices with Your Information, and Accessing and Correcting Information do not apply to the Service Websites. The mortgage loan servicer or lender's privacy notice governs use, disclosure, and access to your Personal Information. FNF does not share Personal Information collected through the Service Websites, except as required or authorized by contract with the mortgage loan servicer or lender, or as required by law or in the good-faith belief that such disclosure is necessary: to comply with a legal process or applicable law, to enforce this Privacy Notice, or to protect the rights, property, or safety of FNF or the public.

#### Your Consent To This Privacy Notice; Notice Changes; Use of Comments or Feedback

By submitting Personal Information and/or Browsing Information to FNF, you consent to the collection and use of the information in accordance with this Privacy Notice. We may change this Privacy Notice at any time. The Privacy Notice's effective date will show the last date changes were made. If you provide information to us following any change of the Privacy Notice, that signifies your assent to

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and acceptance of the changes to the Privacy Notice. We may use comments or feedback that you submit to us in any manner without notice or compensation to you.

#### **Accessing and Correcting Information; Contact Us**

If you have questions, would like to correct your Personal Information, or want to opt-out of information sharing for affiliate marketing, send your requests to <a href="mailto:privacy@fnf.com">privacy@fnf.com</a>, by phone to (888) 934-3354, or by mail to:

Fidelity National Financial, Inc. 601 Riverside Avenue, Jacksonville, Florida 32204 Attn: Chief Privacy Officer

# **Chicago Title Company**

#### **Rancho Hills Escrow Division**

9090 Milliken Ave. #100, Rancho Cucamonga, CA 91730 Phone: (909) 941-6494 • Fax: (909) 466-5076

#### **Notice of Available Discounts**

Pursuant to Section 2355.3 in Title 10 of the California Code of Regulations Fidelity National Financial, Inc. and its subsidiaries ("FNF") must deliver a notice of each discount available under our current rate filing along with the delivery of escrow instructions, a preliminary report or commitment. Please be aware that the provision of this notice does not constitute a waiver of the consumer's right to be charged the filed rate. As such, your transaction may not qualify for the below discounts.

You are encouraged to discuss the applicability of one or more of the below discounts with a Company representative. These discounts are generally described below; consult the rate manual for a full description of the terms, conditions and requirements for such discount. These discounts only apply to transactions involving services rendered by the FNF Family of Companies. This notice only applies to transactions involving property improved with a one-to-four family residential dwelling.

Not all discounts are offered by every FNF Company. The discount will only be applicable to the FNF Company as indicated by the named discount.

#### **FNF Underwritten Title Companies**

CTC - Chicago Title company

CLTC - Commonwealth Land Title Company

FNTC - Fidelity National Title Company

FNTCCA - Fidelity National Title Company of California

TICOR - Ticor Title Company of California

LTC - Lawyer's Title Company

#### **Underwritten by FNF Underwriters**

CTIC - Chicago Title Insurance Company

CLTIC - Commonwealth Land Title Insurance Company

FNTIC - Fidelity National Title Insurance Company

FNTIC - Fidelity National Title Insurance Company

CTIC - Chicago Title Insurance Company

CLTIC - Commonwealth Land Title Insurance

Company

#### **Available Discounts**

#### **DISASTER LOANS (CTIC, CLTIC, FNTIC)**

The charge for a Lender's Policy (Standard or Extended coverage) covering the financing or refinancing by an owner of record, within twenty-four (24) months of the date of a declaration of a disaster area by the government of the United States or the State of California on any land located in said area, which was partially or totally destroyed in the disaster, will be fifty percent (50%) of the appropriate title insurance rate.

#### CHURCHES OR CHARITABLE NON-PROFIT ORGANIZATIONS (CTIC, FNTIC)

On properties used as a church or for charitable purposes within the scope of the normal activities of such entities, provided said charge is normally the church's obligation the charge for an owner's policy shall be fifty percent (50%) to seventy percent (70%) of the appropriate title insurance rate, depending on the type of coverage selected. The charge for a lender's policy shall be thirty-two percent (32%) to fifty percent (50%) of the appropriate title insurance rate, depending on the type of coverage selected.

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